

JAN 21 1993

January 21, 1993  
Issue No. 20

# ANDOVER TOWNSMAN

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72 Pages

Our 106th Year

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## Questioning choice of new school site

By Don Staruk

Residents of the Burnham Road area last Thursday night questioned School Building Committee members on the choice to build a school on recreation land in their neighborhood. And Tuesday night, Superintendent Mark McQuillan recommended the rush to meet a June 1 state deadline to submit plans to build an elementary plan be slowed down. [See story below.]

At last week's School Building Committee meeting, some Burnham-Road-area residents complained of traffic and wetlands problems, while others complained that the property was purchased as conservation and recreation land and should remain as such.

"The ones who were there were hostile to the idea of putting a school there," said Phillip Wormwood, a member of the Conservation Commission who attended the meeting.

The School Building Committee is consid-  
(Continued on page 29)

## Some want plans for a new school to slow down

By Lisa Boudreau

The superintendent and some School Committee members are recommending that the plans to build a new elementary school should be halted, or at least slowed down. A request for more planning or building money should not go before voters at April's Town Meeting unless the request includes a plan to meet high school space needs, Superintendent Mark McQuillan told the School Committee Tuesday night.

"We are at a crossroads. Unless a compelling argument can be made (by supporters of the elementary project), then this committee needs to direct the School Building Committee to slow down," he said.

Committeeman Chris Outwin asked the superintendent Tuesday to look into how much it would cost to set up portable classrooms at South and Sanborn elementary schools if a solution cannot be found for next

(Continued on page 30)

**Firm hired to run the Collins Center:**  
See page 31.

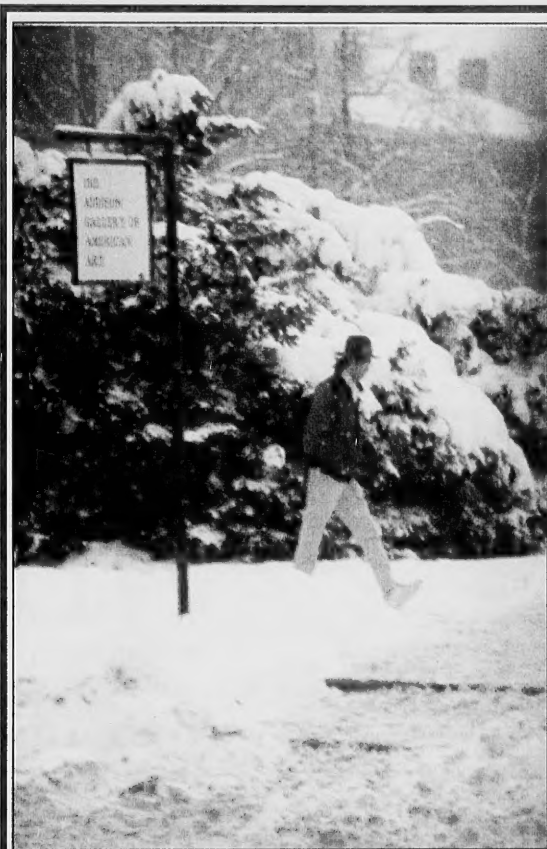


Photo by Matthew Sapientza

A lone Phillips Academy student makes his way to class during last week's snow storm.

## Collector returns artifacts to local museum

By Lisa Boudreau

When Tennessee neurosurgeon and Native American art collector Arthur Cushman learned that an artifact he hoped to add to his collection was stolen from Andover's Peabody Museum of Archaeology at Phillips Academy, he knew what he had to do. He arranged to return the engraved-shell neck ornament, called a gorget. He arrived at the museum last Saturday to return the artifact.

"I had no reservations about giving up the piece," Dr. Cushman said last Saturday as he handed over the 500-year-old

neck ornament, which was once worn by high-ranking members of the Etowah tribe of pre-Colonial Georgia.

"This is the second stolen artifact I have returned to a museum," he said. The first was a pot unearthed from the White Cliff Mountains in Kentucky.

Dr. Cushman and his wife, Joanne, brought the Etowah gorget to Andover, along with a half dozen other gorgets from their extensive Southeastern collection. He wanted to show some of his collection to the Peabody staff. The story of the circular, 6-inch engraved conch shell depict-

(Continued on page 60)

## School Department employee made \$2,900 worth of 900 calls

By Lisa Boudreau

When a female school department employee was caught last spring making \$2,900 worth of phone calls to psychic, tarot, sweepstake and adult talk lines from her phone during office hours, she reimbursed the town for the full amount. At the same time, the superintendent of schools promised she could keep her job and would not be identified. "It was a judgment call" not to fire her, said Superintendent Mark McQuillan. The woman "has been reprimanded and is going to counseling," Dr.

(Continued on page 36)

## FY '94 budget is \$60 million

### Town manager doesn't anticipate employee cuts

By Don Staruk

Town Manager Buzz Stapczynski Friday released his recommended budget of \$60 million for fiscal 1994, an increase of 5.2 percent from FY '93.

"The budget has no layoffs and very little expansion," Mr. Stapczynski said Wednesday.

The recommended budget is for \$60,266,813, up from \$57,291,010 this year.

The manager's recommended town operating budget is \$22,017,690, up from \$21,233,713 last year. His recommended school operating budget is \$22,722,068, up from \$22,000,242 last year.

"The 5.2 percent increase in the overall budget is absorbed very quickly by fixed-cost increases of 8.6 percent, leaving an across-

(Continued on page 29)

### INSIDE:

- Man of color talks about bigotry in Andover: page 32.
- Five residents are running for one School Committee seat: page 2.
- Bette Wasserboer, the painter: Towntalk, pages 4, 5.
- Town receives financial award for police action in drug arrest: page 60.

### NEXT WEEK:

- Special Section: A Guide to Looking and Feeling Good.

Business Review: special section inside / Home delivery: 475-1943

# Five people are running for School Committee

By Lisa Boudreau

Last week the race for the one School Committee seat available at the March 22 town elections was empty. This week five people are busy gathering the required 50 signatures.

The deadline to submit the signatures is Feb. 1.

Sean "Jacques" Lambert, 264 River Road, was the first to express interest in the seat. The 23-year-old college student said he was "ticked off" no one was interested in the seat, which was held by Chris Outwin, who is not running.

"This was an election year and your ears started to bleed because all you heard from candidates and voters was that education is a top priority. I couldn't believe no one was interested."

"They talk the talk, but when it came time to walk, nobody was interested," he said.

Mr. Lambert said he first decided to run to spur others into the race. Even though there are now four other candidates, he said he still will run.

"I'm committed without a doubt," Mr. Lambert said.

He is a senior film major at Fitchburg State College and is currently living in Andover while he completes an intern-

ship with a Boston film company.

Mr. Lambert is a 1987 graduate of Andover High School and a drummer for a rock band called *Beyond Id*, which has signed with a Worcester record company that will release the band's first album this week.

Dick Muller, 12 Candlewood Drive, decided to run for School Committee because as a member of the committee's volunteer subcommittee on finance, he says he has seen that the School Committee isn't looking at the whole picture.

"Their process is flawed. We have to set a direction for the school system as a whole and develop a process for setting priorities. That isn't happening," he said.

Mr. Muller, 40, a national sales manager for a semiconductor company, and his wife, Ann, have three children, 13-year-old twins and an 8 year old.

Michael Frishman, 230 Andover St., served one term on the School Committee from 1987 to 1990. Mr. Frishman, 49, said he is interested in serving again because he believes the board could benefit by having a new member with experience.

"I saw that nobody was running and since I enjoyed my three years on

the School Committee and I have experience, I decided to run. If I see somebody who decides to run that I could vote for, then maybe I'll consider not running," he said.

Mr. Frishman works at Dana Duxbury and Associates, an environmental consulting firm in Andover. He has two sons, the oldest is a senior at Phillips Academy and the other is a sixth-grader at West Middle School.

Tim Dempsey, 6 West Parish Drive, said he decided to run after reading an open letter to the community from outgoing committeeman Chris Outwin. That, he said, combined with his interest in education and serving the community lead him to his decision to seek the School Committee seat.

He worked for Phillips Academy for four years in various capacities, including financial aid director, college counselor and computer instructor. For the past six years he has worked for Lotus, a computer company. He and his wife, Pam Eaton, have two children, a 4 year old and a 22 month old.

Other races

M.J. Powell, 31 Cheever Circle, is the only member of the five-person Housing Authority up for re-election. Accord-

ing to the town clerk, neither Ms. Powell nor anyone else have taken nomination papers for that five-year post. The *Townsmen* was not able to reach Ms. Powell before its Wednesday presstime to determine if she will seek re-election.

Moderator

Jim Doherty, 9 Juniper Road, Andover's town moderator since 1978, and John Doyle, 40 Reservation Road, are the only two who have expressed interest in that race.

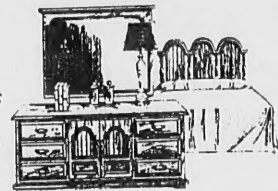
Selectman

Bill Downs, 147

Elm Street, is currently unopposed in his run for a third, three-year term on the Board of Selectmen.

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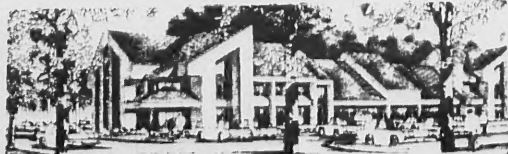
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## NEWS IN BRIEF

### Nick Aznoian buys old post office building

By Don Staruk

Nicholas Aznoian, owner of the House of Clean dry cleaners and First Federal Savings Bank property at 77 Main St., has bought the old post office building next door at 71 Main St. and will probably develop it into retail stores.

Mr. Aznoian, of 62 Wild Rose Drive, bought the building from the U.S. Postal Service on Dec. 22 for \$427,500. The building was for sale for two years.

He was out of town this week, but Mr. Aznoian previously stated his intention to turn the property into one or more retail stores. Stephen Colyer, town planning director, said Tuesday that Mr. Aznoian has not submitted a specific plan for the building.

The building has 4,610 square feet of floor space on the main level, roughly 3,800 square-feet of usable floor space in the basement, a 372-square-foot dock and a small parking lot. The building sits on a 20,000-square-foot lot, which is about half an acre.

The building has sat idle and abandoned since the main post office moved to Stevens Street three years ago. The postal service at first tried to lease the building, but then focused on finding a buyer for the property.

Buzz Stapczynski, town manager, said in December that part of the delay in reaching an agreement for the sale of the building had to do with a requirement to retain the historical character of the structure.

In addition to the Stevens Street post office, Andover has postal annexes in Old Town Hall on Main Street, one in Ballardvale and another in Shawsheen Square.

### Town taxes are due Feb. 1

The town of Andover has mailed tax bills for the third quarter of Fiscal Year 1993. The bills are due Monday, Feb. 1. Taxes unpaid after that date are subject to interest charges of 14 percent.

The town offices at 36 Bartlett St. are open Monday through Friday from 8:30 a.m. to 4:30 p.m. The tax collector's



Photo by Matthew Sapientza

**Andover police and firefighters remove Charles Tardugno, 10, of Brierwood Circle, after a sledding accident Monday at Andover High School. The boy was treated and released for back pain and minor injuries at Lawrence General Hospital after he struck a sign post.**

office will be open Monday nights, Jan. 25 and Feb. 1, from 6 to 8 p.m.

Tax payments can also be left in the white mailbox with the blue town of Andover seal in front of town offices. If mailed, use the envelopes provided and do not fold the bill.

An application for abatement must be received in the assessor's office no later than 4:30 p.m. Monday, Feb. 1. For more information, or if you have not received your bill, call 470-3800.

### Rep. Coon sets local hours

Rep. Gary Coon, R-Andover, will hold local office hours Thursday, Jan. 28.

He will be in the board room at the Lawrence Public Library from 6 to 7 p.m., and Memorial Hall Library from 7:30 to 8:30 p.m.

Rep. Coon will be available to answer questions and discuss issues of concern to the constituents of his district. No appointment is necessary.

For more information, call Rep. Coon's Boston office at (617) 722-2489.

### Y holds spring registration

The Andover/North Andover

branch of the Merrimack Valley YMCA is accepting registrations for the Early Spring Term.

General members' registration is being taken now; basic members may register beginning Saturday, Jan. 23, at 2 p.m. Non-member registration will begin Wednesday, Feb. 3, at 7 p.m. All classes begin the week of Feb. 8 with most classes meeting once a week for nine weeks.

The YMCA offers programs for preschoolers and youth in swimming, gymnastics, sports and special interests, as well as adult fitness classes, workshops and seminars.

To register or for more information, call the Andover/North Andover Branch YMCA at 685-3541.

### Correction

Due to incorrect information received from the Essex County district attorney's office, and compounded by a reporting error, the next scheduled court date for the Superior Court case of former Andover police lieutenant Donald Mooers Jr. was incorrectly reported in last week's *Townsmen*. Mr. Mooers is scheduled to appear in Lawrence Superior Court this Tuesday, Jan. 26, at 2 p.m. for assignment of a trial date.

## Quote, unquote . . .

**'B**reast cancer survivors are now going public, hoping their stories will help calm recently diagnosed breast cancer patients, that there is a full life after surgery.'

Barbara Wicks-Calnan, in a letter to the editor, page 33

**'I**t was a good effort all around. The new first line came through and once again all four defensemen (Justin Hesenius, Paul Allard, Dan Trede, Jeff Hesenius) played well.'

Coach Bill Cullen, about AHS hockey, page 40

**'W**hen I talk to white colleagues about these issues . . . I ask them if they can imagine what it's like driving down a street and feeling fear, not feeling a sense of security from the people who are supposed to protect you.'

Bobby Edwards, talking about bigotry, Perry Colmore's column, page 32

**'T**hey talk the talk, but when it came time to walk, nobody was interested.'

Sean Lambert, who is running for School Committee, page 2

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# TOWNTALK

Anyone interested in his or her own genealogy would be interested in hearing the story of **Thayer and Bernice Warshaw**, of 45 Clark Road, who attended a reunion of more than 50 of his long lost family members in Needham last November.

Mr. Warshaw and his relatives are descendants, by birth or marriage, of **Dov Tevya** of Kaunas, of Lithuania (also known as Kovno, Russia). The November reunion was spawned by a visit here from **Bernhard E. "Junior" Boulton**, of Australia, the family member who started researching and compiling the genealogy of the family.

Mr. Boulton found the Andover Warshaws on an earlier visit to the states while researching one name he had found in Boston.

"My grandfather was a brother of his great-grandfather," Mr. Warshaw said.

The family has also found branches in Canada, England, France, Israel, New Zealand and Uruguay, and has a total of 575 members to date, not all alive.

"Eventually, we hope to boil down several thousand pages into a book of genealogical charts and lists, documents, photographs and some narrative," Mr. Warshaw said.

The Warshaws are planning to attend another family gathering in



Photo by Matthew Sapienza

Bette Wasserboer works on a watercolor. Her work is on display this month at Memorial Hall Library. See page 5 for her story.

the Boston area this May when a New Zealand branch will visit the United States.

\*\*\*

Andover restaurateur Alicia Par-

sons, owner of **Eighteen Elm Street**, has found a way to combine her interest in charity and volunteer work with her flair for food. Her restaurant will be one of several dozen in the Boston area participating in a fundraiser Sunday, Jan. 24,

to raise money for the Greater Boston Food Bank and Oxfam America.

Each restaurant will sell \$25 tickets for a champagne brunch at its restaurant from 11 a.m. to 2 p.m. that day. All foods and labor have been donated by each restaurant and 100 percent of the ticket proceeds will go to the charities.

(Continued on page 5)



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# TOWNTALK

[Continued from page 4]

The Greater Table, a non-profit foundation dedicated to hunger relief in the greater Boston area, has been a pet charity of Ms. Parsons for many years. She and her staff have donated the food and volunteered their time for this Sunday's brunch at 18 Elm Street. The menu will feature a four-course champagne brunch including herb ravioli stuffed with lamb, marinated fruit salad with Grand Marnier, poached eggs with Bernais sauce and New York sirloin, homemade bread, muffins and pastry and orange champagne mimosas.

\*\*\*

**Bette Wasserboehr** has been known for her artwork since she was a child growing up in Reading. The Buchan Road resident produces beautiful watercolor and pastel paintings of local architecture, but as a child she was known for her drawings.

When she was a little girl, her parents allowed her to paint on the family's basement walls. At 15 she was commissioned to paint a portrait of an Air Force pilot on his family's playroom wall.

Ms. Wasserboehr graduated from the New England School of Art and the Museum School at the Museum of Fine Arts in Boston.

In between getting married to commercial artist **Paul Wasserboehr** and raising their seven children (including three sets of twins), she painted and taught watercolor and pastel classes, which she continues today.

Ms. Wasserboehr is a member of the Andover Artists Guild. Her paintings of local architecture are currently exhibited at Memorial Hall Library. Some are on loan from people who bought the works for their private collection and some are for sale.

"I think I'm a frustrated architect. My work is very traditional and I tend to lean toward painting architecture. I enjoy doing flowers and people, but I always seem to lean toward buildings," she said.

Now that her children are grown, she devotes more time to her art. She teaches classes and has a waiting list for her classes, which average 17 pupils.

Her work is for sale at the Loft Gallery in Kennebunkport, Maine, and reproductions of her work printed on cards are for sale at Thompson's Office Products on Main Street.

Want to contribute to Towntalk? Write it down or call the editor: 475-1943.

School news begins on page 12.

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# POLICE LOG

(Continued from page 6)  
Street.

At 2:18 p.m., an accident with injuries was reported on Maple Avenue at Walnut Avenue.

At 2:26 p.m., a car was reported off the road in a ditch on High Street.

At 3:24 p.m., a car struck a tree on Walnut Street.

Thursday, Jan. 14 - At 10 a.m., a car struck a fence on Chandler Road.

At 2:11 p.m., an accident with injuries was reported on High Plain Road. Tow truck driver Ron Abraham was also injured slightly when the car involved in the accident slid on ice, pulling the wrecker with it and pinning Mr. Abraham briefly between the car's bumper and the bumper of a police cruiser. Mr. Abraham bruised his knee and thigh, but was back on the job this week and "doing fine," he said. The cruiser was not damaged.

At 2:23 p.m., a car struck a tree on High Plain Road.

At 11:05 p.m., a two-car accident was reported on South Main Street and Gould Road.

Friday, Jan. 15 - At 1:50 p.m., a United Parcel Service truck struck a utility pole on River Road.

At 2:28 p.m., an accident was reported on Lowell Street.

At 2:47 p.m. and 2:53 p.m., cars were reported off Jenkins and Lupine roads.

At 3:48 p.m., a United Parcel Service truck was involved in an accident on High Street.

At 3:52 p.m., an accident was reported on River Road.

At 3:59 p.m., a minor accident was reported on Chandler Road.

At 4:15 p.m., an accident with injuries was reported on Walnut Avenue.

At 4:59 p.m., a car struck a pole on River Road.

At 8:16 p.m., an accident was reported on Red Spring Road.

Saturday, Jan. 16 - At 9:49 a.m., an accident was reported on Lowell Street.

At 10:25 a.m., a four-car accident was reported on Haverhill Street near the YMCA.

Sunday, Jan. 17 - At 4:31 p.m., a two-car accident was reported on Haverhill Street.

Monday, Jan. 18 - At 2:39 a.m., an injury was reported after a minor accident on I-93 northbound.

At 12:55 p.m., a minor accident was reported on Railroad Street.

## BREAKS

Tuesday, Jan. 12 - At 4:29 p.m., a house break was reported on

Jenkins Road.

Wednesday, Jan. 13 - At 8:12 a.m., a break was reported at The Mail Room on Bartlet Street.

Thursday, Jan. 14 - At 6:19 p.m., a car break was reported at the Tager Inn on River Road.

Saturday, Jan. 16 - At 12:50 p.m., an attempted house break was reported on Lowell Street.

Monday, Jan. 18 - At 12:10 p.m., a radio was reported taken in a car break at the Ramada Hotel Rolling Green on Lowell Street.

At 10:13 p.m., a break into a building was reported on Haverhill Street.

## THEFTS

Tuesday, Jan. 12 - At 7:07 p.m., a theft of computer equipment was reported at Sun Micro Systems on Riverside Drive.

Wednesday, Jan. 13 - At 1:28 p.m., items were taken from a boat on Balmoral Street.

Saturday, Jan. 16 - At 2:45 p.m., a wallet and keys were reported taken from a locker at a business on Lowell Street.

## VANDALISM

Tuesday, Jan. 12 - At 8:14 a.m., a Greenwood Road resident reported spray paint on her driveway.

At 10:11 p.m., a woman reported her car window was smashed while she was attend-

ing a Planning Board meeting at town offices.

Wednesday, Jan. 13 - At 10:38 a.m., a car mirror was reported broken off in Shaw-sheen Plaza.

Thursday, Jan. 14 - At 5:18 p.m., a 1987 Toyota Camry was reported

the next day.)  
At 8:09 p.m., a 1985 Mazda was reported taken from the Tager Inn on River Road.

Monday, Jan. 18 - At 9:04 a.m., a lamp post was reported shattered and a mailbox missing from a house on Monahan Lane.

At 1:11 p.m., a woman reported her car license plate stolen, the locks on her car cemented and the mirrors on her father's truck broken at a residence on Cross Street.

## STOLEN CARS

Tuesday, Jan. 12 - At 1:15 a.m., a stolen car was recovered on Corbett Street.

At 1:44 a.m., a car reported stolen in Lawrence was recovered on Riverside Drive.

At 6:30 a.m., a car was reported taken on Bulfinch Drive. (It was recovered in Lawrence

the next day.)

At 8:09 p.m., a 1985 Mazda was reported taken from the Tager Inn on River Road.

Thursday, Jan. 14 - At 5:18 p.m., a 1987 Toyota Camry was reported

taken on Tech Drive.

At 10:25 p.m., a car reported taken in Lawrence was recovered at the Tager Inn.

Monday, Jan. 18 - At 6:55 p.m., a 1989 Oldsmobile Cutlass was

reported taken on

Bulfinch Drive.  
At 7:16 p.m., a car reported stolen during a Jan. 8 house break on Rattlesnake Hill Road

was recovered in Wilmington.

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NORWOOD, 670 Wash. St. 762-3777

# BUSINESS

## Andover business changes hands Simply Nails is simply new

By Don Staruk

Simply Nails, at 93 Main St., is an established business with a new name in Olde Andover Village.

Jill Lavins, of Middleton, last month bought the former Nails by Kristen, which operated in that spot for the last two years. She gave it a new name and hopes to give it a new image.

"I plan on renovating," she said this week.

Ms. Lavins has a three-year lease on the shop.

Kristen Treed, the previous owner, hired Ms. Lavins to take care of her clientele when she moved to North Carolina last summer. After working there for six months, Ms. Lavins decided to buy the shop from Ms. Treed last month.

Ms. Lavins has a degree in fashion merchandising from the Burdett School in Boston. She worked for Stride Rite Footwear before she took a bartending course and headed south to Florida for a year, where she tended bar at night, was a self-confessed sun worshiper by day, took a course in manicure and began doing nails.

She moved back north last year and plied her trade at Split Enz hair salon in Lynnfield before coming to Andover to work for Ms. Treed.

Ms. Lavins said the shop's clients have been faithful to her, even though there are at least four other shops that do manicures downtown, and despite the turmoil caused by the transition to a new owner.

"There's insane competition in this business," Ms. Lavins said. "The clients who come here are awesome. It's a cute shop and it's comfortable. I really want people to feel comfortable here."



Photo by Matthew Sapientza

Jill Lavins, of Middleton, last month bought the former Nails by Kristen and gave it a new name: Simply Nails, which is located at 93 Main St. Here she works on a customer's manicure.

A manicure costs \$10, a pedicure is \$30. While a manicure takes only about 25-30 minutes, a pedicure takes a full hour and involves a lot more work, Ms. Lavins said. She also does acrylic and sculptured nails, and paraffin waxing.

"It's like a facial for your hands," Ms. Lavins said of paraffin waxing. "It's very moisturizing, especially during the cold winter months."

"I'm also going to be doing air brushing," she said, referring to painting patterns on nails. "I make intricate little designs on them. It's very popular in the south, even in New York, and I'm going to introduce it here, hopefully in the next couple of months."

Ms. Lavins takes clients by appointment, from 6 a.m. to 10 p.m. "But I will also take walk-ins."

Ms. Lavins said most people who have their nails done do so on a weekly basis, and most of her clients are women.

"In this area, men feel kind of awkward about it," Ms. Lavins said. "But in New York, it's absolutely the rage to walk in and get a manicure."

And for those who have never had one, Ms. Lavins suggests they try it.

"It really will make a difference," she said.

## Help in hiring refugees

The Merrimack Valley Human Resource Association will hold a morning meeting today, Thursday, 7:45-9:15 a.m., to discuss the Immigration Reform and Control Act. IRCA makes it illegal for employees to hire people who do not have legal permission to work in the United States. By the year 2000, according to officials, workers in the state will be largely immigrants.

The meeting will be held at the Greater Lawrence Chamber of Commerce building, 264 Essex St., Lawrence.

Call 686-0900 for information.

## Making news

### Andrew Russem

Andrew A. Russem, a native of Andover, has been promoted to senior account director at BBDO New York in recognition of his leadership on the ad agency's Frito-Lay and HBO accounts.

He has been a senior vice president of BBDO since 1990.

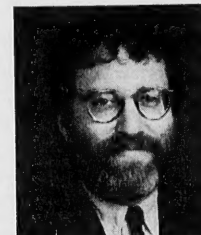
Mr. Russem's promotion to senior account director, the highest title held by account managers at BBDO, is in recognition of his outstanding performance. He was praised by the president of BBDO, Tom Carey, for "continually bringing perspective, instinctive ideas, and leadership to his businesses."

Mr. Russem, 38, currently lives in New York City with his wife, Marianne, and his three sons, Zachary, Jake and Asher. Mr. Russem is the son of Margery and Jerome of Karlton Circle.

He attended Phillips Academy before going to Yale University for a BA in English and Columbia University Graduate School of Business for an MBA in marketing/finance.

Mr. Russem joined BBDO in 1983 as account executive on the agency's Diet Pepsi account. The following year, he was promoted to account supervisor and in 1986 elected a vice

(Continued on page 10)



Andrew A. Russem

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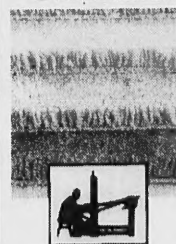
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JAN  
21  
1993

# Area business people are making the news here

## Andrew Russem

(Continued from page 8)

president. By 1989, he was responsible for Caffeine Free Pepsi and Diet Pepsi, Pepsi, and Mountain Dew. In 1991, he became account director on Pepsi International. When BBDO won the Frito-Lay account in May 1991, Mr. Russem moved over to head it and now handles Ruffles and Lay's Potato Chips, Doritos, and Sunchips. Added to Mr. Russem's duties in November of 1991 was the HBO account, which he has successfully led in a highly competitive cable marketplace.

Prior to joining BBDO, Mr. Russem was an account executive at Ogilvy & Mather.

## Wilson H. Horsley

Wilson H. Horsley, M.D., of Andover, an ophthalmologist with the Horsley Eye Clinic in Stoneham, has joined the medical staff of the New England Medical Center and the staffs of Marlboro Hospital, Nashoba Hospital and Burbank Hospital.



Wilson H. Horsley

Horsley is board certified by the American Academy of Ophthalmology and was recently awarded special certification in cataract/implant surgery by the American Board of Eye Surgery.

He is chief of ophthalmology at New England Memorial Hospital in Stoneham.

Dr. Horsley received his medical degree from Loma Linda University School of Medicine in Loma Linda, Calif., and served his residency at Tulane University in New Orleans, La. He completed fellowships in intraocular lens implantation, cataract surgery and glaucoma and studied under Dr. William Harris, a pioneer in cataract/implant surgery.

## Deborah Lurie

R.M. Bradley & Co. Inc. of Boston has been selected by MeLife to manage the 1.5 million square-foot Metropolitan Corporate Center (MCC) in Marlboro.

Deborah Lurie has been named property manager to oversee the day-to-day operations of the center.

Ms. Lurie most recently served as



Deborah Lurie

financial analyst at the Prudential Center in Boston and has worked at several Bradley-managed properties as assistant manager since joining the firm in 1986. She is a 1986 graduate of the University of Massachusetts at Amherst. Ms. Lurie and her husband, Curtis, live in North Andover.

## Nancy M. Mulvey

Nancy M. Mulvey of Andover has been appointed director of the Greater Lowell office of the Department of Mental Retardation.

She will be responsible for managing the activities of the office, which provides programs and services to people with mental retardation and their families living in Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford.

Ms. Mulvey began her career in human services in 1976 when she served as director of residential services, business manager and director of mental health services for the Greater Lawrence area. She most recently served as clinical director of DMR's Merrimack Valley office.

A graduate of Middlebury College, Ms. Mulvey has lived in Andover for the past 28 years. She has served on numerous community boards and is a past president of the Andover League of Women Voters.

(Continued on page 11)

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## TAX FACTS: Questions & Answers

- Q. True or False? Martha, the ex-spouse of George, a qualified worker under the Social Security rules is eligible for retirement benefits at age 62.
- A. True. An unmarried individual who is age 62 or older may receive benefits on the basis of the work record of an ex-spouse if the marriage lasted at least 10 years and either the worker (George) is retired or the ex-spouse (Martha) have been divorced for at least two years.

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Tuesday, Jan. 26, 6:00 PM  
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Braintree Sheraton Tara, 37 Forbes Rd.

Wednesday, Jan. 27, 6:00 PM  
Lowell, MA

Sheraton Inn, 50 Warren St.

Thursday, Jan. 28, 6:00 PM  
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Sunday, Jan. 31, 2:00 PM  
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(Continued from page 10)

**J. Heerwagen**

John R. Heerwagen, senior vice president of Andover Bank, was elected first vice president of the Massachusetts Mortgage Bankers Association (MMBA) at the organization's recent annual meeting.

MMBA is a real estate finance trade association founded in 1976 and headquartered in Boston.

Mr. Heerwagen previously served two terms as secretary/treasurer of MMBA, has served as its legislative committee chairman and has been a board member since 1985.

**Ed Kelley**

Ed Kelley of Andover has been named assistant women's basketball coach at Merrimack College. The appointment is on a volunteer basis.

Mr. Kelley most recently served as assistant women's basketball coach at Emmanuel College in Boston, helping the Saints achieve the number-one ranking in New England Division III in 1991 and a berth in the ECAC Division III championship game. Before that he served as head women's basketball coach at Northern Essex Community College in Haverhill. Mr. Kelley served as assistant women's basketball coach at

Pine Manor College in Chestnut Hill from 1983 to 1987.

A teacher in the Lowell School Department since 1964, Mr. Kelley served as head girls' basketball coach at Andover High School from 1981-1983, leading the Warriors to consecutive winning seasons and a berth in the Massachusetts' state tournament. He had

served as assistant boys' basketball coach at AHS from 1974 to 1982 and worked in a similar capacity at Lowell High School from 1965 to 1974.

Mr. Kelley served as co-director of the Hoop Mountain Basketball School at Northfield-Mount Hermon School in 1987-'88 and has been a clinician and lecturer at several

camp.

Mr. Kelley and his wife, Ann Marie, have three children: Ted, Patrick and Dick, who is the assistant sports information director at Boston College.

**Sally A. Morris**

Sally A. Morris of Andover passed the Massachusetts state bar examination administered last July. She is a graduate of New England

School of Law in Boston.

**Paul Perocchi**

Attorney Paul P. Perocchi, a member of the regional law firm Brown, Rudnick, Freed & Gesmer, has been selected for inclusion in the fifth edition of *The Best Lawyers in America*. The chairman of Brown, Rudnick, Freed & Gesmer's Family Law Practice group is

included in the "Family Law" section of the book.

Mr. Perocchi concentrates in matrimonial law and personal injury litigation. He is past chairman of the family law section of the Mass. Academy of Trial Attorneys and past co-chairman of the education committee of the family law section of the Massachusetts Bar

Assoc. He is a member of the American Society of Matrimonial Lawyers, the Boston Bar Association and Mass. Bar Association. He earned his A.B. from Harvard, and his J.D. (cum laude) from Suffolk University where he was a member of the Law Review.

He lives in North Andover with his wife and daughters.

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## SCHOOLS

### Farewell party will honor Bette Ann Coyle

A farewell party to honor Bette Ann Coyle is planned for Wednesday, Jan. 27, at 4 p.m. in the South School's cafeteria. Snow date is Jan. 28. Ms. Coyle has been a teacher in the Andover school system for more than 20 years and is currently a fourth-grade teacher at South School. She is leaving to become the principal at the Kittredge Elementary School in North Andover. All are invited. For information, call Pat MacElhaney at 475-8282.

### Adventurer revisits Bancroft today

Rob Taylor will be at Bancroft School today, Thursday, Jan. 21, to talk to grades 3-5 about his "Return to Africa," a sequel to "The Breach," his first presentation at Bancroft last year.

His message emphasizes the importance of an individual's values and ideals and focuses on the ability to overcome past mistakes and move forward with new confidence and achievement. Mr. Taylor's program is based on his return to Mount Kilimanjaro in Tanzania.

This program is being presented by the PTO cultural arts committee at Bancroft.

### Art meets education at PA



Phillips Academy's Addison Gallery of American Art hosted a pre-opening benefit reception last Thursday night, Jan. 14, to raise funds to provide transportation for Boston's inner-city students and teachers to visit the Addison.

A benefit committee of civic leaders invited friends and associates to attend the reception, raising more than \$3,000 so far. These funds will allow nearly 600 visitors to come to Andover by bus to attend the current exhibition, *Homecoming: William H. Johnson and Afro-America, 1938-1946*. The show displays colorful and powerful images of black experience, showing life both in the rural southern part of the country and in Harlem in the 1930s and '40s.

*Homecoming* is on a national tour, making its only New England stop at the Addison. It was organized by the Smithsonian Institution's National Museum of American Art, and was guest curated by Dr. Richard J. Powell, professor of art history at Duke University.

The benefit reception was sponsored by Fleet Bank of Massachusetts.

The Addison Gallery is open to the public, free of charge, daily except Mondays and national holidays.

◀ **Andrea Meyers, the Addison's educational outreach coordinator, stands with Paul Parks, chairman of the Boston School Committee, in front of William H. Johnson's painting *Sowing* at the benefit reception last Thursday night.**

Photo by Lisa Boudreau

## SCHOOLTALK

Parent to Parent will present its second workshop, "Instilling Values," Thursday, Feb. 4, from 7:30 to 9 p.m. at West Elementary auditorium.

The workshop will be presented by Norm Bossio, an independent consultant, trainer and public speaker with 23 years' experience in public schools.

Mr. Bossio plans a thought-provoking presentation on modeling behaviors and instilling values for children, exploring such areas as cheating, honesty and trust, accountability, service to others, money, materialism, pressure to be the best at any cost, lack of respect between peers, and peer pressure. The workshop is free and open to the public.

\*\*\*

A reminder: Richard Irving lectures on "How to Discipline the Hard-to-Discipline Child" tonight, Thursday, Jan. 21, at 7:30. The talk will be at West Parish Nursery School, 129 Reservation Road. For information, call Karen Reed at 686-8192.

\*\*\*

Methuen Memorial Music Hall

scholarships have recently been announced. The trustees of the Methuen Memorial Music Hall are looking for applications for two \$750 scholarships. Applicants must be graduating high school seniors in the Merrimack Valley area who have been accepted to college for next year and are planning to major in music. The scholarships will be awarded at the

June 16 scholarship fund recital, to be held at the Music Hall.

To apply, send the following information to Richard J. Ouellette, 21 Mechanic St., West Newbury, 01985-1512, by May 15.

Include name, address, telephone number, history of education, outline of musical studies and activities, college plans, a statement from one or two

music teachers, a statement of life's goals and purpose and how music fits in.

\*\*\*

The Mother Connection will host a workshop on "Diet and Nutrition for the Toddler and Preschooler" on Wednesday, Jan. 27, from 7:30 to 8:30 p.m. at Faith Lutheran Church, 360 South Main St.

Fran Peterson, R.D., M.P.H., pediatric nutrition specialist, will help sort out nutritional facts from fictions on the often confusing or contradicting advice on how to feed children. Fee for the workshop is \$5. To register, call 470-2479.

\*\*\*

CATch that purrfect pose on film. In recognition of 1993 being proclaimed the Year of the Cat, the Massachusetts Society for the Prevention of Cruelty to Animals (MSPCA) Shelter in Methuen invites cat lovers to enter its cat photo contest. Favorite photos (color or black and white) may be sent to: Feline Photo Contest, MSPCA Ani-

(Continued on page 19)



◀ **Andover resident Michael Rendish, left, who works as assistant chair of the film scoring department at Berklee College of Music in Boston, is congratulated by Berklee President Lee Eliot Berk after winning the school's 1992 Sustained Leadership Excellence Award.**



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January 30 only

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### ANDOVER EXTENSION

Greater Lawrence Technical School  
57 River Road  
January 26, 27 and 28—6 to 8 pm

### METHUEN EXTENSION

Methuen Comprehensive Grammar School  
100 Howe Street  
January 26, 27 and 28—6 to 8 pm

### NEWBURYPORT EXTENSION

Newburyport High School  
241 High Street  
January 25, 26 and 27—6 to 8 pm

### READING EXTENSION

Reading Memorial High School  
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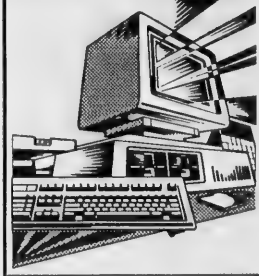
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### NON-CREDIT COURSES



### CREDIT COURSES



### CENTER FOR BUSINESS & INDUSTRY



# Spring '93

# ON CAMPUS

Diane Castignoli, daughter of Richard and Ann Castignoli of 19 Brown St., has been named to the dean's list at Assumption College in Worcester. She is a social rehab/elementary education major.

\*\*\*

Janaan Crispo, daughter of Mr. and Mrs. Frederick Crispo of 8 Tilton Lane, was on the dean's list for the fall semester at Bridgewater State College with a 3.88 grade point average. She is a junior majoring in early childhood education.

\*\*\*

Natalie Anne Dowell has been named to the dean's list at Merrimack College, where she is a sophomore. She graduated from Andover High School in 1991 and transferred to Merrimack from Assumption College in Worcester, where she was also a dean's list student. She is the daughter of D'Arcy and Gloria Dowell of Laconia, N.H., formerly of Andover.



Natalie Anne Dowell

Andrew Joel, a senior at Hamilton College in Clinton, N.Y., and the son of Mr. and Mrs. Helmuth W. Joel Jr. of 6 School St., has been named to the dean's list for the fall term of the 1992-'93 academic year.

A student is placed on the dean's list for earning an average of 90 or above during the term.

\*\*\*

Carrie Lumley, daughter of Steve and Jean Lumley of Iroquois Avenue, has become a member of the University of Massachusetts chapter of Golden Key.

Golden Key is a national academic honor society formed to recognize and encourage outstanding scholastic achievement in all fields of study. Membership is by invitation to juniors and seniors who have maintained at least a 3.5 cumulative average on a 4.0 scale.

Ms. Lumley is also in two academic national honor society chapters of Indiana University. The 1990 Andover High School graduate is majoring in nursing and minoring in psychology.

\*\*\*

Linda Maddox of Andover, a senior creative arts major at Bradford College, will have two multi-media sculptures on display during "The Third Dimension - Boxes, Chests & Trunks" professional juried art exhibition at the Mid-Hudson Arts and Science Center in Poughkeepsie, N.Y.

Ms. Maddox, a non-traditional student who is married with two children, entered her works, "For Rent" and "On the Road Again," at the suggestion of Bradford professor Richard Newman, who had two works accepted for the show.

\*\*\*

George D. Willard, son of Dana and Hilda Jo Willard of 4 Sugarbush Lane, is on the fall term dean's list at Furman University in Greenville, S.C.

Furman's dean list is composed of full-time undergraduate students who earn a grade-point average of 3.4 or higher on a four-point system.

\*\*\*

Hilary D. Driscoll, a sophomore at Williams College, is the foreign policy intern for Senator Edward M. Kennedy for the month of January. She majors in political science (international relations) and Russian studies. Hilary will return to Washington in the summer to be an intern at the Foreign Service Institute of the Department of State to teach Russian and do research.



Hilary D. Driscoll

Two Andover students have been named to the dean's list at Johnson & Wales University in Providence, R.I., for academic achievement during the fall trimester: **Miwako Aragane** of 7 Keystone Way, majoring in hospitality management, and **Patricia Martin** of 12 Longwood Drive, majoring in hotel-restaurant management. Students must earn a cumulative point average of 3.40 or above to receive dean's list commendation.

\*\*\*

**MaryBeth Mooney**, a senior communications/media major at Fitchburg State College, recently completed an internship at Greater Boston Convention and Visitors Bureau Inc. She is the daughter of Mr. and Mrs. Arthur Mooney of Andover.

Ms. Mooney worked on desktop publishing, design and paste-up in the publications and advertising department. She created ads for major publications, conducted photo sessions and oversaw

press runs. At Fitchburg State, Ms. Mooney was production manager for the student newspaper, designer and production assistant for the arts and literary magazine, vice president of the Communications Honor Society and a dean's list student. Her work was exhibited in the juried student art exhibit "Visions" and at the Fitchburg Art Museum.

\*\*\*

**Alyssa M. Sullivan** was recently named to the dean's list at Ithaca College's School of Music for the fall 1992 semester. Ms. Sullivan is the daughter of John and Mildred Sullivan of Andover. She is majoring in performance/music education.

For selection, students must earn a semester grade point average of at least 3.7 for upperclassmen.

\*\*\*

**Mary L. Lim**, daughter of Dr. Cecilia Castelo and Benjamin Lim of Blueberry Hill Road, has received the Henry N. Little Prize from the University of Massachusetts Amherst.

The prize, established in 1986 at the time of Dr. Little's retirement from the biochemistry department, is awarded annually to the senior undergraduate biochemistry and molecular biology major attaining the highest academic achievement after three years of study and demonstrating overall commitment to the field. Recipients receive \$500 and a citation.

Ms. Lim is a member of the class of 1993. She graduated from Phillips Academy in 1989.

Send college news to **On Campus**, in the **Townsmen**.

## Sanborn book fair starts Feb. 1

Sanborn Elementary School will hold a book fair Monday, Feb. 1, through Wednesday, Feb. 3, in the school cafeteria.

The fair will open Monday from 6:15 to 8:30 p.m., and run Tuesday and Wednesday from 9 a.m. to 3:30 p.m.

Pat Purdy of Banbury Cross Children's Bookshop in Wenham will present a book talk for parents on Feb. 1 at 7:30 p.m. called "Look up and Learn - A Guide to Children's Reference Materials."

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### THE REAL ESTATE CORNER



with Jean Fitzgerald & Pamela Lebowitz

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Now there's good news for the self-employed. If you want to buy a home with a down payment of at least 25 to 30 percent, many lenders offer something called the "limited documentation loan". There is no income evidence of funds to pay your down payment and closing costs. (One issue to note here, however, is that if you are audited and there are differences between figures you report on your loan application and the audit, the note can be called in full.) The interest rate may be slightly higher than for a regular ARM or 30-year fixed rate mortgage. In many cases, however, the small increase in monthly payments is worth the substantial boost to buying power.

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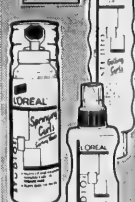
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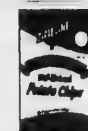


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## West Middle Wordmasters win highest honors in meet

West Middle School seventh- and eighth-grade teams have won highest honors in the first meet of this year's WordMasters Challenge, a national language-arts competition. Participating in the difficult Blue Division and supervised by Joan Zenofsky, Joe Hagan, Gene Rapisardi and Delores Laughlin, the seventh graders placed first in the nation among 181 school teams competing at this grade level, while the eighth graders tied with a school team from Ramsey, N.J., for first place among 185 school teams competing at that grade level.

Eighth-grader Matt McGrath earned a perfect score in the meet, one of only three eighth-graders in the country to do so. Others who achieved outstanding results included seventh-graders Rachel Venuti, Jennifer Mann, Amy Shui, Liz Willey, Catherine Chen, Aron Bellorado, Drew Maletz, Danny

Barch, Greg Dennis and Ana Leon and eighth graders Dara Ekster, Peter Bernardin, Jessica Fleet, Trang Nguyen, Maura Witbold, Christopher Branson, Kristy DeDuck, Nick Vantelfde, Corry McLaughlin, Amy Cronin, Andy Parker, Brian Yoon and Justin McLean.

The WordMasters Challenge is an exercise in critical thinking that encourages students to become thoroughly familiar with a set of interesting new words (considerably harder than grade level) and then challenges them to use those words to complete analogies expressing various kinds of logical relationships.

In many ways the reasoning ability developed by students participating in the WordMasters Challenge resembles the reasoning ability measured for high school juniors and seniors by the verbal S.A.T. exam. The Word-

Masters word lists and analogies, however, have been specifically designed to challenge elementary and middle-school students.

The students will participate

in two more WordMasters meets this year. Medals and certificates will be awarded in June to those who have achieved and/or improved the most.

## DCS heading south for winter break

Meet all the Disney characters on board the *Starship Oceanic* and spend four nights at Walt Disney World during February school break, Feb. 12-19.

The Andover Department of Community Services will sponsor the trip, which includes round-trip scheduled air, three-night cruise to the Bahamas, four nights at an Orlando hotel, four-day passport to Walt Disney World for unlimited admission to the

Magic Kingdom, Epcot and MGM studios, an economy rental car for the week and more. All-inclusive rates are \$899 per adult for

inside accommodations on the ship and \$1,049 per adult for outside, based on double occupancy. Child's rate is \$659 per child sharing

cabin with two adults. Space is limited. Call Mary Donahue at 470-3800 for more information and reservation forms.

**A sure sign of spring... Coming in the April 1 issue of the *Townsmen*: Sporting Goods, Sportswear & Baseball Cards, a special section. Don't miss a single issue — subscribe. Call 475-1943 for details.**

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## Phone Pals connects seniors, latchkey kids

Phone Pals is a cost-free telephone-reassurance program, sponsored by Elder Services of the Merrimack Valley, for elementary school children in grades 3-5 in the city of Lawrence. The two-year-old program has helped to foster independence, self-esteem and self-confidence for about 90 children and eliminate some of the loneliness and isolation for the elder volunteers in the program. One focus of the program has been to utilize the wisdom, experience and compassion of elders with the energy, hope and promise of young children.

The program trains adult volunteers who call the children — "their phone pals" — three times a week. The children benefit because it provides an older, reliable friend who calls to talk and listen to them on a regular basis. Discussions can focus on the child's interests, concerns, homework, events of the day or to share a good joke and a few laughs.

The elders benefit because it keeps them involved in their community by sharing their time and expertise by providing opportunities of sharing their culture or relating to a different culture in a positive manner.

Parents benefit because they can depend on this volunteer to talk to their child after school when they may not be available.

Schools benefit because their interest and concerns about the needs of children before and after school hours can be addressed by the program.

Communities benefit because these relationships foster stabilizing influences and encourage a positive impact on

the development of young children.

This program clearly defines the realm of friendship, to be a friend first, and the "real stuff" both the children and elders feel about being in the program.

From the chil-

dren, "I love it when the phone rings and it's for me," "I'm alone until my phone pal calls." And from the elders, "A child is the future, we need to care and protect," "A child is so special, we have to help them in any way we can."

Children home alone after school because their parents work or those who have no close family nearby are encouraged to join the program.

Phone Pals received a national award currently on display at the Par-

ent's Information Center on Essex Street in Lawrence. For more information about the Phone Pals, or to volunteer, contact Barbara Brandt-Saret at Elder Services, 683-7747 or the Parent Information Center, 975-2768.

Entertainment begins on page 37.

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## MENUS

Here's what's for lunch in Andover public schools and at the Senior Center Jan. 25-29.

### Elementary schools

**Monday:** Hot dog on roll, mustard, relish, ketchup, baked beans, fruit cup, milk or juice.

**Tuesday:** Chicken nuggets with honey dip, mashed potatoes, gravy, sliced carrots, bread and butter, cookie, milk or juice.

**Wednesday:** Spaghetti with meat sauce, green beans, super-pretzel, pudding with topping, milk or juice.

**Thursday:** Taco boat with meat stuffing, lettuce, tomato and cheese, corn, fudge brownie, milk or juice.

**Friday:** Tuna salad sandwich, potato puffs, ketchup, peas, fruit cup, milk or juice.

A pizza or peanut butter and jelly lunch is available daily.

### Middle schools

**Monday:** Hot dog on roll, mustard, relish, ketchup, baked beans, fruit cup, milk.

**Tuesday:** Chicken cutlet on roll, potato puffs, ketchup, green beans, oatmeal raisin nut cookie,

milk.

**Wednesday:** Meatball sub, wax beans, fruited Jell-O with topping, milk.

**Thursday:** Nachos with cheddar cheese sauce, Spanish rice, baked beans, frosted cake, milk.

**Friday:** Cheese pizza, carrot and celery sticks, chilled peaches, milk.

A manager's special is available daily.

### Senior Center

**Monday:** Veal cutlet with gravy, whipped potatoes, sliced beets, wheat bread and butter, fruit cup, milk.

**Tuesday:** Chicken a la king, mashed potatoes, wax beans, wheat bread and butter, baked dessert, milk.

**Wednesday:** Meatloaf with gravy, oven-browned potatoes, mixed vegetables, wheat bread and butter, fruit Jell-O, milk.

**Thursday:** Pancakes with sausage, syrup, applesauce, vegetable cup, fresh fruit, milk.

**Friday:** Cup of corn chowder, tuna salad sandwich, potato salad, cake with frosting, milk.

For reservations, call 470-3830

before 2 p.m. on the business day before the lunch you plan to attend.

Baked chicken will be served Monday, Feb. 1, and shepherd's pie Tuesday, Feb. 2. All menus are subject to change.



### Understanding Chiropractic

by Mark F. DeLorenzo, D.C.



#### NUTRITIONAL ADVICE

Not too many years ago, the phrase "you are what you eat" introduced a general link between nutrition and health. Today, numerous scientific studies have brought specific cause-and-effect relevance to the relationship between what we eat and how we feel. All the while, chiropractic has maintained its position that nutrition is one of the cornerstones of health. The chiropractor receives more college training on the subject of nutrition than any other health professional, with the possible exception of the nutritionist. This means that patients can rely on the chiropractor to provide basic, knowledgeable advice concerning food, water intake, vitamin and mineral supplementation to attain and maintain health, lose weight, and remain regular.

We are interested in your total health and will teach you how to improve and maintain your body for a healthier and happier life. Make a resolution now to call us for more information at **DELORENZO CHIROPRACTIC GROUP**, 475-5042, for an appointment. Our office is located at 15 Central Street.

P.S. Vitamins and minerals have been shown to increase the body's resistance to such diseases as cancer and heart disease.

## Feb. 1 meeting set for AFE

The Andover Fund for Education meets on the first Wednesday of each month at 7:30 p.m. in the School Committee meeting room. The goal of AFE is to establish a substantial endowment for Andover's public school system over the new 10 years, founders said. The endowment will fund programs that promote academic excellence and extend beyond the regular school curricula.

## Your Dental HEALTH

by Richard D. Hopgood, D.M.D.



#### A STUDY WITH TEETH

Dental experts have always been quick to point out (with no small degree of seriousness) that, once the teeth go, the body is sure to follow. Recently, a study of over 2,200 patients at the University of California School of Dentistry made this same point. Researchers found that people who had at least 24 of their natural teeth had lower blood pressure than those with no teeth at all. This conclusion took into consideration other factors that might relate to high blood pressure, such as age, weight, sex and alcohol consumption. The correlation between no teeth and high blood pressure is based on the toothless person's preference for easy-to-chew processed foods over high-fiber natural foods. Once fitted with dentures, the blood pressure of the toothless study participants improved.

Most of us know that to get the best use of our cars, we have them serviced regularly. We don't wait until they stop running to take them to the repair shop. When this happens, the repair bill is likely to be a big one. The same is true of dental care. Not only can regular checkups prevent costly repairs, but in the long run it costs less. For complete family dental care, we welcome your call at 475-2431, 296 Lowell Street, Rt 133, with easy access off Rt 93. Office hours are Mon & Thur 10-8, Tues & Fri 8-6, and by appointment.

P.S. Prepared foods that toothless people prefer are often high in fat, salt and sugar.

## Creative Arts presents Suzuki clinic

Creative Arts in Reading will host its annual Suzuki String Clinic Friday and Saturday, Jan. 22-23, with clinicians Allen Lieb and Andrew Mark.

This year's clinic will include instruction groups for all levels of Suzuki violin, viola and cello students, an orchestra for more advanced students, Dalcroze eurythmics workshops and teacher observation.

A Suzuki grand concert will be held Saturday at 3 p.m. in Guild Hall at the Arts Center, 25 Woburn St. The concert is open to the public.

Teachers of strings are invited to a special observation and discussion session Friday afternoon and evening and to observe the group instruction Saturday. Students and teachers should register in advance. Call (617) 942-0538.

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# SCHOOLTALK

(Continued from page 12)

mal Shelter, 400 Broadway, Methuen, Mass. 01844. Enter the following categories: *Best Friends, Amazing Grace, Purrsonality Plus, Beauty and the Beast, Mischievous Magic, Nap Time, Noble Cat*. On the back of each photo, write the cat's name, your name, address, telephone number and the category in which you're entering the photo.

According to MSPCA, all photos must be received by Monday, Feb. 1, and winners will be announced Feb. 14, Valentine's Day.

\*\*\*

**Jody St. Laurent**, a 17-year-old senior and the daughter of James and Claudette St. Laurent of Methuen, has been selected by vote of the faculty as **Greater Lawrence Tech's** student of the year. She will be in statewide competition against outstanding students from other vocational/technical schools.

Open house is scheduled for Tuesday, March 9, at the school.

\*\*\*

**Tyler Leeds**, a senior at Proctor Academy and the son of Jeffrey and Christine Leeds of Andover, is participating in the school's Language Abroad program in Avignon, France. Proctor's Language Abroad programs, in Avignon and in Segovia, Spain, offer experiential education programs to 10 Proctor students every trimester. Students study oral expression, grammar, literature and civilization under the directorship of a Proctor faculty member. Students are taught French by native language instructors and live with a host family where French is spoken at all times. History and literature classes, although conducted in English, focus on the rich heritage of France.

Students in the program pay afternoon and weekend visits to museums and cultural sites throughout the Provence region, which supplements their classroom study. Groups also venture out on one or two five-day excursions, where students participate in the cultural, athletic and outdoor activities of that area. The last five days of every term are always spent in Paris.

**The deadline for SchoolTalk for the next issue is 5 p.m. Friday, Jan. 22.**

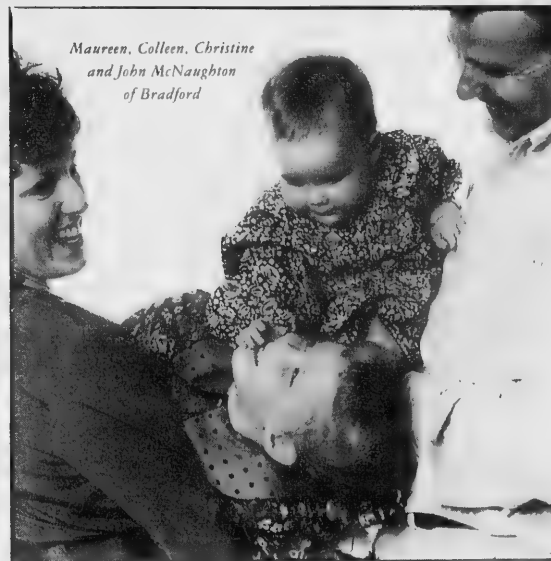
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*Maureen, Colleen, Christine  
and John McNaughton  
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# SOCIAL

## Webster-Amazeen

Mr. and Mrs. Dean Webster of 13 Sunset Rock Road announce the engagement of their daughter, Lee, to Edward Sutherland Amazeen III, son of Carol Swanson Amazeen of Hingham, and Edward S. Amazeen of Forestdale.

Ms. Webster is a graduate of Phillips Academy and a senior at Bates College in Lewiston, Maine.

Mr. Amazeen is a graduate of Thayer Academy and a senior at Tufts University.

The couple met in Nice, France, while both were participating in the Junior Year Abroad Program sponsored by the University of Maryland.

They plan to marry in August.



Lee Webster and Edward Amazeen III

## Jannetti-Palleschi

Mr. and Mrs. Carl J. Jannetti of 21 Smithshire Estates announce the engagement of their daughter, Rosemary, to Thomas M. Palleschi of Epping, N.H.

Ms. Jannetti is a graduate of Andover High School and University of Lowell School of Business. She is manager of customer service at NYNEX Information Resources.

Mr. Palleschi is the son of James Palleschi of Seabrook, N.H., and Mildred Palleschi of Peabody. He graduated Peabody Vocational High School and is a telemarketing representative at Sears.

They plan to marry in November.



Rosemary Jannetti

## Elizabeth Harris weds James Daddona

Elizabeth Jeanne Harris, daughter of Karen and Terry Harris of Andover, was recently married to James Daddona in Marblehead.

The bride is a 1981 graduate of Andover High School. She received a bachelor's degree in political science from Tufts University in 1985 and is a public affairs television producer in Boston. She is also working toward a master's degree at Simmons College.

Mr. Daddona, son of Jeannette and John Daddona of South Huntington, N.Y., is a 1978 graduate of Walt Whitman High School.

He received his bachelor's degree in communications from University of Massachusetts in 1982. He is a television producer for SportsChannel New England.

After a honeymoon in Europe, the couple plans to live in Newton.

## Elisabeth G. Andrews-Errol D. Hooper

Elisabeth G. Andrews and Errol D. Hooper Jr. were married at Christ Church Sunday, Dec. 27, 1992.

The bride is the daughter of Mr. and Mrs. Jerome E. Andrews Jr. of North Andover.

She graduated from Middlesex School and the University of Vermont. She has a master's degree from Reading University, U.K., and is completing her Ph.D. program in botany at the

University of Kansas.

Her husband is the son of Mr. and Mrs. Errol D. Hooper Sr. of Ottawa, Kan. He graduated from the University of Kansas with a bachelor's degree in biology and a master's degree in historical administration and museum studies. He is exhibits preparator at the Museum of Natural History at the University of Kansas.

The couple lives in Lawrence, Kan.

## Cameron-Hoffman

Mr. and Mrs. Ralph F. Cameron of Laguna Hills, Calif., announce the engagement of their daughter, Katherine Ruth, to William Drew Hoffman, son of Mr. and Mrs. S. Joseph Hoffman of Andover.

Miss Cameron, 26, is a school teacher in Lincoln. She received her bachelor of arts degree in psychology from UCLA and master's degree in education from Lesley College in Cambridge.

Mr. Hoffman, 26, is an account executive for Ackerley Communications in Stoneham. He graduated from Governor Dummer Academy in Byfield and Boston College.



Katherine Ruth Cameron

## Conron-Ellenwood

Marilyn Coughlan Conron of Andover announces the engagement of her daughter, Michelle Hillary, to Winfred E. Ellenwood Jr., son of Winfred and Elizabeth Ellenwood of Safety Harbor, Fla.

Ms. Conron attended Andover High School, Syracuse University and Middlesex Community College. She is a registered nurse with the Gulf Coast Home Health Care Corporation in Palm Harbor, Fla.

Her fiancé attended Daniel Hand High School in Madison, Conn., and Wentworth Institute. He is an electronic network technician with Pinellas County, Fla.

They plan a spring wedding in Andover.



Michelle Hillary Conron

## Carol Ann Brunquell-Michael Sutcliffe

Mr. and Mrs. Clyde Brunquell of Andover announce the engagement of their daughter, Carol Ann, of Derry, N.H., to Michael Alan Sutcliffe of Derry.

Mr. Sutcliffe is the son of Madeleine Sutcliffe of Lawrence and Arnold Sutcliffe of Haverhill.

Miss Brunquell is a graduate of

Andover High School. She received her bachelor of arts degree at Bridgewater State College and master of science at Fitchburg State College.

Mr. Sutcliffe is a graduate of Greater Lawrence Technical High School and owns his own business.

A May wedding is planned.

## Karina Byrne-Eric M. Schellhorn

Karina O. Byrne of Winnipeg, Manitoba, and Eric M. Schellhorn of Andover have announced their engagement.

The bride-to-be earned her bachelor of arts degree from Memorial University of Newfoundland. Her parents are Patrick and Lolita Byrne of St. John's, Newfoundland.

Mr. Schellhorn, a 1986 graduate of Reading Memorial High School, is a graduate of Tufts University. His par-

ents are John Schellhorn of Andover and Alice Schellhorn of Claremont, N.H.

Ms. Byrne and Mr. Schellhorn each earned a master of arts degree in journalism from the University of North Carolina, Chapel Hill, in 1992. Ms. Byrne is a staff reporter for the *Winnipeg Free Press* in Manitoba, and Mr. Schellhorn is a staff reporter for *Forster's Daily Democrat* in Dover, N.H. An August wedding is planned.



## Cook-Azzaoui

Maura Lynne Cook and Kareem Azzaoui were married at the Bradford House last spring by a justice of the peace.

Eileen Igoe of Bradford and Karen Metro of Acton, sisters of the bride, were matrons of honor. Kimberly Igoe of Bradford, the bride's niece, was bridesmaid. Flower girls were Shannon Cook and Julia Metro, the bride's nieces from Lawrence.

Zaki Azzaoui, the groom's brother, was best man. Mohamed Azzaoui and Racife Azzaoui, the groom's brothers, were ushers.

The bride wore a peau de sois gown with portrait neckline, bodice and peplum brocaded in pearls. She wore a matching cap with veil and carried a bouquet of orchids and stephanotis.

Following a reception at the Bradford House, the couple left for San Francisco and Lake Tahoe.

The bride is a graduate of Andover High School and University of Lowell. She is an account service representa-



**Maura and Kareem Azzaoui**

tive for Lufthansa Air.

The groom graduated the University of Paris and is with customer service at Smesta.

The couple live in Winthrop.

## Buchanan-Kettering

Kristine Buchanan and Ensign Andrew E. Kettering, U.S.N., were married at St. Augustine Church. The ceremony was performed by the Rev. Bryan Hehir.

Given in marriage by her father, Robert Buchanan, the bride was attended by maid of honor Debbie Janetti, bridesmaids Wendy Hoyt, Nancy Gallant and Jenifer Pothier, and flower girl Katherine Nichols.

Christopher Kreb was best man. Scott Buchanan, Ryan Gillis, Ensign Sean Murphy and Ensign Robert Pothier were ushers. George Velonis was ring bearer.

A reception was held at the Holiday Inn Andover/Tewksbury. A delayed European honeymoon is planned.

The bride is the daughter of Robert and Carol Ann Buchanan. She is a graduate of Andover High School and Fitchburg State College and is an elementary school teacher.

Her husband, son of Joann Condon of Payson, Ariz., and Albert Kettering



**Kristine and Andrew Kettering**

of Chicago, Ill., is a graduate of the U.S. Naval Academy in Annapolis, Md. He is presently attending surface warfare officer school in Newport, R.I., prior to reporting for duty on the U.S.S. Avenger, based in Charleston, S.C.

The couple live in Newport, R.I.

## Perkel-Sorrie

Diana Eleanor Perkel and David Addison Sorrie were married Oct. 11 in the First Congregational Church in Wellfleet. The 5 p.m. ceremony was performed by the Rev. Kenneth C. Roscoe.

The bride's sister, Rachel K. Perkel of San Francisco, Calif., was maid of honor. Antonia Catharine Porcari of South Orleans was flower girl.

Craig A. Sorrie of Frisco, Colo., was his brother's best man. Peter Harker of Medford and Mark Latessa of Arlington were ushers. Barbara Develskis of West Roxbury was guest register hostess.

The bride wore a Victorian-style gown of ivory silk shantung with alencon lace collar, lace "Leg of Mutton" sleeves and beaded bodice with a train, converting to a bustle, with silk roses. She wore a beaded silk headband with



**Diana and David Sorrie**

scalloped cathedral length veil and blusher veil and carried a nosegay of

shaded pink roses. She wore an antique cameo of a harpist, inherited from her maternal grandmother, and antique pearl earrings.

The maid of honor wore a marine blue faille, off-the-shoulder, ankle-length, princess-style gown with gold trim. She wore a headband of roses and carried an amethyst rose nosegay.

The flower girl's gown was of ivory, floor-length raw silk. She wore a wreath of roses and carried a pink rose nosegay and basket.

Following a reception at Ocean Edge in Brewster, the couple left for Walt Disney World in Florida.

The bride is the daughter of Bertram and Marla S. Perkel of New York City and Wellfleet. Her father is an attorney specializing in litigation with Baker & Botts, New York City. He is former special counsel to the police commissioner of New York City. Her mother is proprietor of SeaCliff Bed

and Breakfast in Wellfleet, a specialist biology reader for Recording for the Blind and a community mediator. Her maternal grandparents are the late Merlin R. and Sara E. Schneider of Canton, Ohio. Her paternal grandparents are Bessie Perkel of New York City and the late Murray Perkel.

The bride is a New York University graduate with an associates of arts degree. She recently attended Hunter College in New York City and will continue her education.

Her husband is the son of Donald H. and Patricia L. Sorrie of Andover and Danbury, N.H. His father is vice president and general manager of Pepsi-Cola Methuen Bottlers Inc. Maternal grandparents are David R. and Barbara J. Coffman of Andover and Deerfield, N.H. Paternal grandparents are Edmond A. and Edith Sorrie of Barre, Vt. The groom is general manager of Methuen Beverages Inc. in Methuen.

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## Chaput-Lacourse

Lisa Anne Chaput and Stephen Robert Lacourse were married May 1 at St. Joseph's Church in Haverhill. The Rev. William Waters performed the ceremony.

The bride was given in marriage by her brothers, Jeffrey Chaput and James Chaput.

Diana Dukeshire was maid of honor.

Bridesmaids were Andrea Chaput and Amy Chaput, sisters of the bride and Nicole Dreyer, cousin of the bride. Sarah Thompson, the groom's sister, served as flower girl.

Charles Frazette was best man. James Lacourse and Timothy Lacourse, the groom's brothers, and Charles Thompson, the groom's brother-in-law, were ushers. Michael



Stephen and Lisa Lacourse

Lacourse and Mark Thompson, the groom's nephews, served as ring bearers.

The bride wore an ivory gown with a sequin and pearl bodice and a tulle over satin full skirt. She carried a cascade of ivory roses, with staphanotis, orchids and ivy.

Following a reception at the Indian Ridge Country Club, the couple left for Hawaii.

The bride, daughter of Sheila Rogers of Haverhill, is a graduate of Haverhill High School and is attending Franklin Pierce College. She is employed by the Andover Companies in the accounting department.

Her husband, son of Mr. and Mrs. Julien Lacourse of Andover, is a graduate of Embry-Riddle Aeronautical University in Daytona Beach, Fla. He is a pilot for TWA.

The couple lives in Andover.

## Special bridal section to be published Feb. 18

The *Townsmen* will publish a special bridal section, previewing the upcoming spring wedding fashions and honeymoon destinations next month, in the Feb. 18 issue.

Send your wedding news or plans to the *Townsmen*, 33 Chestnut St., Andover 01810. Subscribing is easy — call 475-1943.



## Simas-Connolly

Mark A. Connolly and Rebecca Anne Simas were married July 11 in Saints Martha and Mary Church in Lakeville.

Leah Lucas of Middleboro and Jennifer Simas of Lakeville, sisters of the bride, were matron and maid of honor. The bridesmaids were Elizabeth Murphy of Roslindale, Allison Reilly of Cambridge, Caroline Higgins of Boston and Michelle Hourihan of Lake Zurich, Ill. Chelsea Lucas, niece of the bride, was flower girl.

James Connolly of Peabody was his brother's best man. Serving as ushers were Michael Cody of West Hartford, Conn., Peter Pratt of Worcester, Richard Flaherty of Methuen, Scott Slomba of San Diego, Calif., Marc Connolly of Belmont, Christopher McCabe of Scarsdale, N.Y., and Capt. Matthew Duffy, USMC, of Topsail Island, N.C.

Following an outdoor reception at the Winsor House Inn in Duxbury, the couple left for a wedding trip to St. John, Virgin Islands.

The bride is the daughter of Joseph and Myrtle Simas of Lakeville. She graduated from Holy Cross College

and Boston College School of Law and is an attorney with Testa, Hurwitz, Thibault in Boston.

Her husband is the son of James and Gayle Connolly of Andover. He graduated from Holy Cross College and the Carroll Graduate School of Management of Boston College. He is New England territory manager for MicroFridge Corp. of Sharon.

The couple lives in Framingham.

Mark and Rebecca Connolly ▶

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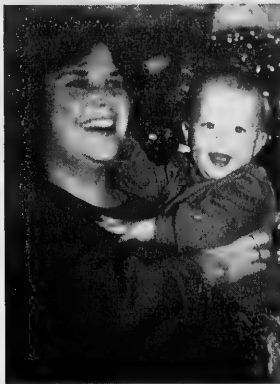
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Sat. 10-5 Sun. 1-5 Closed Monday

# Happy First Birthdays this week



◀ Christopher M. Schwing, age 1, was born Jan. 7, 1992. His parents are Michael B. and Anne Marie Schwing of Lawrence. Maternal grandparents are Francis and Dorothy Brown of Lawrence. Paternal grandparents are Jack and Patricia Schwing of 6 Bannister Road. Chris is pictured with his godmother, Theresa Drury of Merrimac.



◀ Emily Ruth Burke turned 1 year old on Jan. 19. She has a sister, Mary, 2½. Her parents are Bob and Joan Burke of 10 Pasho St.

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▲ Babies celebrating their first birthdays, affiliated with Andover in any way, may have their picture in the *Townsmen* free of charge. It will appear in the issue dated the same week as baby's first birthday; it must be received by 5 p.m. the previous Friday.

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Registration  
February 2nd  
7:30 PM

## The Good News in Education

You Are Invited To Attend The Saint Augustine School of Andover Annual Open House On February 1st From 9:30 To 11:30 AM. **Registration** for All New Students Will Be Held on February 2nd at 7:30 PM. Incoming Kindergarten Parents Will Have The Option of Full or Half Day Sessions (extended care available). A Copy of Your Child's Birth And Baptismal Certificates And A \$25.00 Registration Fee is Required.



# WORSHIP SERVICES

## Apostolic

St. Gregory  
Armenian Apostolic Church  
158 Main St.  
North Andover  
Der Gomidas Baghsarian,  
Pastor  
SUNDAY: 9:45 a.m. Morn-  
ing prayer; 10:15 a.m.  
Badarak (Holy Mass).

## Baptist

Andover Baptist Church  
7 Central St., Andover  
Rev. Thomas Goldthwaite,  
Pastor  
SATURDAY: Men's break-  
fast.  
SUNDAY: 9:30 a.m. Sun-  
day School; 10:20 a.m. choir;  
10:45 a.m. Worship.  
WEDNESDAY: 7 p.m.  
Prayer and Bible study; 8  
p.m. Diaconate.

Arabic Baptist Church  
3 Green St., Lawrence  
689-0444  
Rev. George Wakim, Pastor  
SUNDAY: 4 p.m. Worship.

Calvary Baptist Church  
Rev. Gregory E. Thomas  
13 Ashland St.  
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nity in the Merrimack Val-  
ley for 120 years.

SUNDAY: 9 a.m. Fellow-  
ship, refreshments; 9:30 a.m.  
Sunday school for all ages;  
10:50 a.m. Morning worship.  
WEDNESDAY: 7 p.m.  
Prayer meeting; 8:15 p.m.  
Pastoral Choir rehearsal  
(first and third Wednes-  
days).

THURSDAY: 6 p.m. Girl  
Scout troop meeting; 8 p.m.  
Sanctuary Choir rehearsal.  
SATURDAY: Noon.

Youth/Children's Choir re-  
hearsal. Women's Fellow-  
ship/Bible study (second  
and fourth Saturdays),  
Men's Fellowship/Bible  
study; 2 p.m. Adult Bible  
study (first and third Satur-  
days).

Good Shepherd  
Baptist Church  
3 Green St., Lawrence  
689-0444  
Rev. Rafael Hernandez,  
Pastor  
Rev. Jose Reyes,  
associate pastor  
FRIDAY: 7 p.m. Bible  
study.  
SUNDAY: 12:45 p.m. Sun-  
day school; 2 p.m. Worship.

Judson Memorial  
Baptist Church, S.B.C.  
3 Green St., Lawrence  
689-0444  
Rev. Paul Temple, Pastor  
SUNDAY: 9:45 a.m.; 11  
a.m. Bible study for all ages,  
11 a.m. Worship; 6:30 p.m.  
Worship.  
WEDNESDAY: 7 p.m.  
Prayer service.

## Bible chapels

Andover Bible Chapel  
266 Lowell St., Andover  
SUNDAY: 9 a.m. Wor-  
ship/Lord's Supper; 10:15  
a.m. Fellowship/refresh-  
ments; 10:30 a.m. Sunday  
school all ages, adult educa-  
tion; 11:30 a.m. Family Bible  
hour. (Preaching service)  
Nursery provided all ser-  
vices.

WEDNESDAY: 7:45 p.m.  
Prayer meeting/Bible study.  
FRIDAY: 7 p.m. Kids'  
Night for 5- to 12-year-olds;  
7:30 p.m. Friday night Fel-

lowship/Bible study.  
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message for children, 475-  
9194.

Fellowship Bible Church  
525 Turnpike St.  
North Andover  
Pastor Joseph Stringer  
SUNDAY: 8:05 a.m. Fel-  
lowship time, WCCM; 9:15  
a.m. Sunday school; 10:30  
Morning worship; 6 p.m.  
Evening worship.  
WEDNESDAY: 7 p.m.  
Prayer meeting.

New England Bible Church  
16 Haverhill St.  
Andover  
Rev. M. E. Thompson III  
SUNDAY: 9 a.m. Morning  
worship service; 10:30 a.m.  
Sunday school; 6 p.m.  
Evening worship  
WEDNESDAY: 7 p.m.  
Bible study and prayer.

## Catholic

St. Augustine Church  
Rev. Arthur Johnson,  
O.S.A., Pastor  
43 Essex St., Andover  
THURSDAY: 4 p.m. Mass;  
5:30 p.m. Mass; 7 p.m. Holy  
hour.

FRIDAY: 9:30 a.m. Mass;  
11 a.m. Mass; 7:30 p.m. AA  
meeting.

SATURDAY: Mass at 8  
a.m. and 4 p.m.; 8 p.m. AA  
meeting.

SUNDAY: Masses at 8,  
9:30, 11 a.m., 12:30 and 5:30  
p.m. During the 9:30 Mass,  
baby-sitting is available in  
Good Counsel Hall.

9:30 a.m. Young People's  
Liturgy on the second Sun-  
day of each month.

WEEKDAYS: Masses at 8  
a.m. and noon. 10:30 a.m.

First Friday (Oct.-June).  
MONDAY: 7:30 p.m. AA  
meeting.

St. Robert Bellarmine  
Church

Rev. Arthur J. Driscoll,  
Pastor  
Haggetts Pond Road,  
Andover

SATURDAY: Mass at 5  
p.m.  
SUNDAY: Masses at 8,

9:30 and 11 a.m.  
Reconciliation: Saturday  
at 4 p.m. and after all week-  
end Masses.  
Daily Mass: 9 a.m.  
Safeplace: Second and  
fourth Tuesday of every

month in rectory at 7 p.m.

St. Joseph's Church  
22 High Vale Lane  
Ballardvale

(Continued on page 25)

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## Women, Child Support & Divorce

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Contact Judith L. Nathanson, whose practice is limited to representing women in family law matters.

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**A Special Section**

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**ANDOVER**  
**TOWNSMAN**

## WORSHIP SERVICES

(Continued from page 24)

FRIDAY: 10 a.m. New Year's Mass.  
SUNDAY: 10 and 11:30 a.m. Mass.

St. Michael's Church  
Rev. Joseph Svirskas,  
Pastor  
196 Main St., North Andover  
SATURDAY: Two Masses at 4:30.

SUNDAY: Two Masses at 10:30 a.m.  
Daily Masses at 6:45 a.m. and 9 a.m.  
MONDAY: 7 p.m. AA meeting.

**Christian Science**  
First Church of Christ, Scientist  
278 N. Main St., Andover  
SUNDAY: 10:30 a.m. Church services, Sunday school nursery available.  
WEDNESDAY: 8 p.m. Testimony meeting.

**Congregational**  
Free Christian Church  
Rev. Dr. Jack L. Daniel Jr., Senior pastor  
Tim S. Boynton, Associate pastor  
31 Elm St., Andover  
THURSDAY: 9 a.m. BSF;  
7 p.m. Junior high youth group; 7:30 p.m. senior choir;  
8 p.m. AA meeting.  
FRIDAY: 7:30 p.m. F.A.C.S.

SATURDAY: Noon, New Life ministry.  
SUNDAY: 9 a.m. Worship service, Sunday School all ages, Crib room through toddler care; 10:45 a.m. Worship service, Senior High Sunday School, Toddler care; 11 a.m. children's church; 7 p.m. Senior high youth group.  
MONDAY: 7:30 p.m. Andover home group/Jehls; 8 p.m. Homecoming.

TUESDAY: 9 a.m. BSF/leaders; 7 p.m. Men's Gospel singing, 5/6 Pioneers clubs; 7:30 p.m. Andover couples/Meadow, Dracut family/Pepe, Andover young couples/Evans; 8 p.m. 12-Step program.

WEDNESDAY: 7:15 p.m. Single but not alone; 7:30 p.m. North Andover couples/Grady, North Andover couples/Meadow, Dracut family/Pepe, Andover young couples/Evans; 8 p.m. 12-Step program.

**Episcopal**  
Christ Church  
Rev. James A. Diamond, Rector  
Rev. Donald R. Woodward, Assistant minister  
25 Central St., Andover  
475-0529

SUNDAY: 8 a.m. Holy Communion and healing; 9 a.m. Choir warm-up, Sunday school; 10 a.m. Morning pray/Holy Communion and healing; 11:15 a.m. Coffee

and meetings.

MONDAY: 8 p.m. Al-Anon.  
WEDNESDAY: 7 a.m. Holy Communion and healing service (North Chapel), 10:30 a.m. AA, 5:30 p.m. Overeaters Anonymous; 8 p.m. Al-Anon Step.

St. Paul's Episcopal Church  
Rev. Alexander S. Daley, Rector

390 Main St., North Andover  
THURSDAY: Christmas Eve, 5:30 p.m. Family Service of Carols; 10 p.m. Choral Eucharist and sermon.

FRIDAY: Christmas Day, 9 a.m. Holy Communion.  
SATURDAY: 8 a.m. Men's reading group.

SUNDAY: First Sunday of Christmas, 8:30 a.m. Holy Communion; 10 a.m. Morning prayer and sermon.  
Church school all Sundays.

**Greek Orthodox**  
Sts. Constantine & Helen Church  
71 Chandler Road  
Andover

Rev. Dr. George Karahalios, Pastor  
470-0919 or 470-8715

SUNDAY: 9:15 a.m. Orthos; 10 a.m. Divine Liturgy and Sunday School; 11:30 a.m. Family hour.

**Inter-denominational**  
BrookRidge Community Church  
West Elementary School  
Beacon Street, Andover  
Rev. William D. Watson, Pastor  
FRIDAY: 7 p.m. Youth

groups.  
SUNDAY: 10:30 a.m. Worship service.  
MONDAY: 6 a.m. Prayer meeting; 10:30 a.m. Women's prayer meeting.  
WEDNESDAY: 7:30 p.m. Small group Bible studies.

Rehoboth Lighthouse  
Full Gospel Church  
409 Washington St.  
Haverhill  
Pastor Franklin W. Hobbs  
SUNDAY: 10 a.m. and 6 p.m. Worship service.  
WEDNESDAY: 7 p.m. Bible study.

**Jewish**  
Congregation Tifereth Israel  
Andover's Conservative Congregation  
474-0540  
Rabbi Barbara A. Penzner  
Services each Saturday, 9 a.m., at The Hall, 34 Central St., Andover.

Special Friday night services as announced in the *Townsmen*.

Temple Emanuel  
7 Haggetts Pond Road  
Andover  
Rabbi Robert S. Goldstein, D.D.  
Rabbi Harry A. Roth, D.D., emeritus  
Cantor Donn R. Rosensweig  
FRIDAY: 8:15 p.m. Shabbat eve service.  
SATURDAY: 9 a.m. Shabbat service in chapel.  
SUNDAY: 9 a.m. Chapel service.

Temple Emanuel  
Of Merrimack Valley  
101 W. Forest St.  
Lowell  
Rabbi Everett Gendler  
Wendy Sprattler  
Local contact  
FRIDAY: Shabbat services weekly. Call for information.

(Continued on page 28)

Jim Treacy

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## ANNOUNCING... FREE IN-STORE SATURDAY DEMONSTRATIONS

Starting soon at Jackson Lumber and Millwork the upcoming Saturdays will be filled with "How-To-Demonstrations" and Special Events

<b>SAT. JANUARY 23</b> <b>MERCHANDISE AUCTION</b> 10:00 A.M. - NOON Selected merchandise will be offered at bargain basement prices. <b>FREE KNIFE AND SCISSOR SHARPENING</b> 11:00 A.M. - 1:00 P.M. Bring in those dull knives and scissors and make them like new!	<b>SAT. JANUARY 30</b> <b>WINDOW REPLACEMENT</b> 2 SESSIONS: 10:30 A.M. & 1:30 P.M. Tips for the homeowner on replacing your windows. Time will be allowed for all your questions to be answered. <b>M&amp;D INSULATION</b> 12:30 P.M. Come learn how to save money and lighten up your home!
<b>SAT. FEBRUARY 6</b> <b>TUB SURROUND INSTALLATION</b> 11:00 A.M. Give your bathroom a whole new look! <b>MAKITA TOOLS</b> 10:00 A.M. - 2:00 P.M. Demonstration of the many different Makita tools.	<b>SAT. FEBRUARY 13</b> <b>INSTALLATION OF HARDWOOD FLOORS</b> 2 SESSIONS: 11:00 A.M. & 1:00 P.M. Make a tough job easier - Learn some helpful hints.

**SPECIAL NOTE:** Refreshments will be available as well as special give aways on each Saturday. All demonstrations will take place in the retail store.

Watch for more information on upcoming Saturday events, and mark these dates on your calendar. Hope you can attend!

**Jackson Lumber & Millwork**  
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**STORE HOURS:**  
MON-FRI 7:00-5:30  
SATURDAY 7:00-4:00  
SUNDAY 11:00-3:00

# OBITUARIES

## Jerome Iskols Active at Temple Emanuel

Jerome Iskols, 75, of Railroad Street, died Tuesday, Jan. 12, at Lawrence General Hospital.

Born in New York, Mr. Iskols came to Lawrence 40 years ago.

He was an active member of the Greater Lawrence Jewish Community Center and Temple Emanuel of Andover.

He was employed as a dispatcher by Henry Hanger and Fixture Co. of Nashua, N.H., and formerly of Lawrence, until his retirement eight years ago.

He was the widower of Marilyn (Berkowitz) Iskols, who died in 1989. Family members include his daughters, Carol Daynard of Boston and Eve-Ellen Barnett of Oregon; sisters, Mildred Garber of New York and Sydelle Cheran of New Jersey; and five grandchildren.

Services were held Friday at Temple Emanuel, 7 Haggetts Pond Road. Burial will be private.

Memorial contributions may be made to GASP, P.O. Box 15463, Kenmore Station, Boston, Mass. 02215.

Arrangements were under the direction of the Goldman-Fisher Funeral Chapel in Malden.

## Donald Lee At Western Electric 20 years

Donald Lee, 70, of 5 Alderbrook Road, died Thursday, Jan. 14, at Brigham and Women's Hospital in Boston.

He was born in Lawrence and was raised in Methuen. Mr. Lee was a 1940 graduate of Methuen High School.

After graduating from high school, he took a position at WLAW radio and joined the Coast Guard during World War II.

Following his military service, he attended Capital Radio Engineering Institute in Washington, D.C., and returned to the radio station as a broadcast engineer.

He then took a position with the former Western Electric Co. and retired in 1982 after 20 years of service.

Members of his family include his wife, Lois (Ladd) Lee of Andover; daughters, Kristen D. Collins of Arlington; Deborah L. Lee of Saco, Maine; and Shelly B. Lee-Watson of Rosindale; son, Douglas J. Lee of Dover, N.H.; brother, Frederick N. Lee of Lancaster, Va.; and granddaughter, Kimberly A. Collins.

Services were Tuesday at South Church. Burial followed in Spring Grove Cemetery.

Arrangements were by Edgerley and Bessom Funeral Home, 33 Pearson St.

Memorial contributions may be made to the American Cancer Society, 853 Main St., Suite 205, Tewksbury, Mass. 01876.

## Paul Wilson Punchard High grad

Paul Alfred Wilson, 61, of South Yarmouth, formerly of Andover, died Wednesday, Jan. 13, in Yarmouth.

Mr. Wilson owned his own well-drilling company in Middleton for several years.

He was born in East Charleston, Vt., and attended the public schools there. He moved to Andover in his mid-teens and graduated from Punchard High School. He lived in Andover until 1973, when he moved to South Yarmouth.

He was a sergeant in the U.S. Air Force and served during the Korean Conflict.

After owning and operating his own well-drilling business, he went to work as waterworks foreman for the D.L. Maher Co. in North Reading until 1972. He then became superintendent of the Yarmouth Water Department from 1972 through 1992, when he retired.

Mr. Wilson was a member of the Massachusetts Waterworks Association, New England Waterworks Association and Andover Sportsman's Club.

Members of his family include his wife, Anne (Powers) Wilson of South Yarmouth; son, Jack Wilson of Lakewood, Colo.; daughter, Suzanne Hunt of Marston Mills; parents, Kenneth and Ellen (Kerins) Wilson of Andover; sister, Betty Henry of Andover; and several nieces and nephews.

Private services and burial were to be held at the convenience of the family.

Memorial contributions may be made to LaSalette Missionary Association, 947 Park St., Attleboro, Mass. 02703-5195, or the charity of one's choice.

Arrangements were by Doane, Beal & Ames Funeral Home in Hyannis.

## Edith M. Tyler Tax examiner at IRS

Edith Mirriam (Johnson) Tyler, 84, of 24 Westwind Road,

died Friday, Jan. 15, at Lawrence General Hospital following a brief illness.

Born and raised in Andover, she was a graduate of Punchard High School. She retired after working for many years as a tax examiner at the Internal Revenue Service in Andover.

During her leisure time, she enjoyed gardening.

She was married to the late Theodore E. Tyler for nearly 50 years, until his death in 1977.

She was the sister of the late Harold Johnson. Family members include her son, Warren F. Tyler of Hudson, N.H.; grandchildren, Warren M. Tyler of Milford, N.H., James K. Tyler of Wilton, N.H., and Lynda A. Wilkins of Brookline; sister-in-law, Evelyn Johnson of Andover; seven great-grandchildren, a niece and a nephew.

A funeral service was held Monday at the Edgerley and Bessom Funeral Home, 33 Pearson St. Burial was private.

Memorial donations may be made to the American Cancer Society, 853 Main St., Tewksbury, Mass. 01876, or to the American Heart Association, 33 Fourth Ave., Needham, Mass. 02194.

## Robert G. Skinner Played horn with local bands

Robert G. Skinner, 75, of Tewksbury died Saturday, Jan. 16, at Massachusetts General Hospital.

Mr. Skinner was born in Lowell and had been living in Tewksbury for many years.

He was the son of the late George and Mary (O'Regan) Skinner.

Mr. Skinner was an Army veteran of World War II, serving as a sergeant first class in the Pacific and during the Korean War. He also played in the 18th Army Band until retiring in 1956.

Mr. Skinner played the French horn with many local bands around the Merrimack Valley, including the Hudson, N.H., Veterans of Foreign Wars Band, the Polish American Veterans Band, Chelmsford Community Band and town bands in Harvard and Acton.

He also held membership in the Lowell Musicians Association, the Merrimack Valley Philharmonic of Andover and the Tewksbury Veterans of Foreign Wars.

He attended St. William Church and worked as an expeditor with Raytheon Co. in Andover prior to his retirement in 1980.

Family members include his wife of 42 years, Margaret M. (McGarry) Skinner; daughters, Catherine A. Skinner of Lowell and Linda M. Sweeney of Springhill, Fla.; sis-

## Obituaries Pages 26-27

Winifred Buckley, 67

Florence Capomaccio, 83

Marjorie Dezan, 69

Jerome Iskols, 75

Donald Lee, 70

Robert G. Skinner, 75

Eleanor D. Smith, 50

Edith M. Tyler, 84

Paul Wilson, 61

ters, Elizabeth Killian of Lawrence, and Frances Brooks of Tewksbury; two grandchildren; two nieces and a nephew.

Arrangements were by the McDonough Funeral Home, 14 Highland St., Lowell.

A funeral Mass was offered on Tuesday at St. William Church in Tewksbury. Burial was in St. Patrick Cemetery.

## Marjorie Dezan Brother lives in Andover

Marjorie (McGregor) Dezan, 69, of Lawrence died Friday, Jan. 15, at Anlaw Nursing Home in Lawrence.

Mrs. Dezan was born and educated in Lawrence and attended United Methodist

(Continued on page 27)

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# OBITUARIES

## Marjorie Dezan

(Continued from page 26)

### Church.

She was the widow of Maurice Dezan. Family members include her daughter, Agnes Low of Salem, N.H.; brothers and their wives, William and Edna McGregor of Andover; John and Bernice McGregor of Cardiff, South Wales; and James and Edna McGregor of Salem, N.H.; sister, M. Jean McGregor of Lawrence, 11 nieces and nephews; and 19 grand-nieces and grand-nephews.

At the request of the family, services were private.

Memorial contributions may be made to the charity of one's choice.

Services were under the direction of the Breen Funeral Home, 122 Amesbury St., Lawrence.

## Winifred Buckley

### Daughter lived in Andover

Winifred M. Buckley, 67, of Berkley died Friday, Jan. 15, at Cardinal Cushing Hospital in Brockton after a long and severe heart condition.

She was born, raised and educated in New Bedford. She was a graduate of the University of Massachusetts and received a master's degree from Assumption College.

Prior to her retirement in 1987, she was employed as a social worker with Coastline Elderly Services in Fairhaven.

Family members include her husband of 49 years, Harry Buckley Jr.; son, Harry Buckley III and his wife, Virginia, of Berkley; daughters, Nancy Skaliotis and her husband, George, of Andover, and Rosemary Notarangelo and her husband, John, of East Longmeadow; grandchildren, Jennifer and Justin Buckley, Joel and Ross Skaliotis and David and Laura Notarangelo; three great-grandchildren; mother, Tamar Blanchard of New Bedford; a brother and 10 nieces and nephews, all of New Bedford.

A Mass was celebrated Wednesday at St. John's Church in New Bedford. Burial was in St. John's Cemetery.

Arrangements were by Wilson Funeral Home in New Bedford.

Memorial contributions may be made to the American Heart Association, 20 Speen St., Framingham, Mass. 01701 or to the Joslin Diabetes Center, c/o the Development Office, 1 Joslin Place, Boston, Mass. 02215.

## Eleanor D. Smith

### Lifelong Andover resident

Eleanor D. "Lyn" (Doyle) Smith, 50, of 10 Dundas Ave., died Tuesday, Jan. 19, at her home following a short illness.

Ms. Smith was born in Wollaston but lived in Andover most of her life. She was a graduate of Our Lady of Nazareth Academy, and a summa cum laude graduate of Boston College School of Nursing.

She was a registered nurse and taught pediatric nursing in area hospitals. She was also a sales representative.

She was the daughter of the late Dr. Philip and Eleanor (Daly) Doyle and was a member of St. Augustine Church.

Members of her family include her children Catherine, Robert, Elizabeth, Philip and Eleanor Smith, all of Andover; brothers, Atty. Philip J. Doyle of North Andover and Mark F. Doyle of Newburyport; sister, Joanna M. Doyle of Kingston, N.H.; and several nieces and nephews.

Calling hours are today, Thursday, Jan. 21, from 2 to 4 and 7 to 9 p.m. at Burke Funeral Home, 390 North Main St.

A Mass will be held Friday at 10 a.m. at St. Augustine Church.

Memorial contributions may be made to Dana Farber Cancer Institute, 1 Harvard St., Brookline, Mass. 02146.

## Florence Capomaccio

### Brother is deacon at St. A's

Florence (Vaudo) Capomaccio, 83, of Somerville, died Wednesday, Jan. 13, at Meadowview Nursing Center in Somerville.

Ms. Capomaccio was born in Gaeta, Italy, and came to the United States when she was a girl. She was a home-

maker.

She was the widow of John A. Capomaccio, and family members include her daughters, Nancy Jillson of California, Josephine Capomaccio of Somerville and Ann Garrett of Billerica; sons, John J. Capomaccio of Andover, who is a deacon at St. Augustine Church, and Cosmo Capomaccio of Malden; sisters, Rose Dellovo of Arlington and Jennie Gallinaro of Burlington; 13 grandchildren and six great-grandchildren.

She was also the sister of the late Salvatore Gus Vaudo.

Burial was in Woodlawn Cemetery, Everett, under the direction of Cota-Struzziero Funeral Home of Somerville.

Memorial contributions may be made to St. Augustine Church Memorial Fund, 43 Essex St., Andover.

## Andover Baptist invites Spanish Free Methodist



Rev. Tom Goldthwaite welcomes Pastor Rafael Reyes and his congregation to Andover Baptist Church, where the Spanish Free Methodist Church will begin holding its Sunday afternoon worship services and meetings. It is the first Hispanic congregation in the community.

The voting members of Andover Baptist Church took an unprecedented step on Sunday, Dec. 27, extending an invitation to the Spanish Free Methodist Church, under the direction of Pastor Raphael Reyes, to use the facilities for Sunday afternoon worship and evening meetings.

The agreement is the result of two months of negotiations. The Spanish Church began meeting in the Baptist church on the first Sunday in January and a contract was signed by representatives of each church at a "potluck" dinner on Sunday, Jan. 17.

The arrangement is a first for the

*Rev. Thomas Goldthwaite of the Baptist church and Rev. Raphael Reyes of the Free Methodist church have committed themselves to work together to reach the community with a positive Christian witness and look forward to building a meaningful relationship among members of the two churches.*

town of Andover as well as for the 160-year-old church. This is the first Hispanic congregation in the community.

Rev. Thomas Goldthwaite of the Baptist church and Rev. Raphael Reyes of the Free Methodist church

have committed themselves to work together to reach the community with a positive Christian witness and look forward to building a meaningful relationship among members of these two churches.

## WORSHIP SERVICES

(Continued from page 25)

Temple Beth El  
105 Princeton Blvd.  
Lowell  
453-0073 or  
453-7744

Rabbi Jonah Layman  
Cantor Stephen Thompson  
FRIDAY: 6:15 p.m. Kabbalat Shabbat. Beginning Nov. 3 service followed by family dinner on first Friday of every month through spring.

Shabbat morning service at 9 a.m. Shabbat afternoon service at sunset.

Daily Minyan: Sundays and holidays, 8:30 a.m.; weekdays, 7:30 a.m. Contact temple office for more information.

### Lutheran

Faith Lutheran Church  
360 S. Main St., Andover  
Rev. Marsha Irner,  
Interim Pastor

THURSDAY: Christmas Eve services, 7:30 p.m. Service of Lessons and Carols. Special music begins at 7:10 p.m. 11 p.m. Service of Holy Communion.

SUNDAY: 8:15 a.m. Spoken service of Holy Communion; 9:15 a.m. Sunday school and adult forum; 10:30 a.m. Service of Holy Communion; nursery care provided.

### Presbyterian

Merrimack Valley  
Community Church  
Atkinson School, corner of

Route 125 and  
Massachusetts Avenue  
North Andover  
10 a.m. Worship service, followed by Sunday school for children and adults.

United  
Presbyterian Church  
Pastor Andrew T. Hamilton  
96 E. Haverhill St.  
Lawrence

SUNDAY: 10 a.m. Worship and church school.

### Quakers Religious Society of Friends

Graham House  
Wheeler Street  
Andover

SUNDAY: 10:30 a.m. Worship, First Day school and child care.

### Seventh-day Adventist

Lawrence  
Seventh Day  
Adventist Church  
54 Salem St.  
South Lawrence  
Pastor David Kool,  
667-7242

SATURDAY: 10 a.m. Sabbath hymn and prayer service; 10:30 a.m. Bible study; 11:30 a.m. Worship.

WEDNESDAY: 7:30 p.m. Mid-week Bible study.

### Unitarian

Unitarian  
Universalist Church  
6 Locke St., Andover  
475-4454

Steve Anthony,  
President  
Rev. Peter T. Richardson  
Minister

Marie Houck,  
Director of  
Religious education  
Georgia Leigh Bills,  
Music director

THURSDAY: 7:30 p.m. Newcomers' evening at the home of the Trainers.

FRIDAY: Noon, brown bag lunch; 7 p.m. WCC film stories.

SATURDAY: 9:30 a.m. noon, Spiritual growth and personality type.

SUNDAY: 9:45 a.m. Choir rehearsal; 10:30 a.m. Worship service and Church school. New Member Sunday.

MONDAY: 6:30 p.m. Church dinner; 7 p.m. Annual church meeting.

TUESDAY: 7:30 p.m. Worship committee.

### United Church of Christ

South Church  
41 Central St., Andover  
Rev. Dr. Calvin F. Mutti,  
Senior pastor

THURSDAY: 4 p.m. Cherub choir; 4:45 p.m. Carol choir; 7:30 p.m. Sanctuary choir.

FRIDAY: 8 p.m. AA.

SUNDAY: 9:30 a.m. Adult class; 10:30 a.m. Worship; 10:45 a.m. Sunday School classes; 11:45 a.m. Fellowship time; 3 p.m. Junior Pilgrim Fellowship sledding party.

MONDAY: 9:30 a.m. Mother's morning out; 7 p.m. Con-

firmation class.

TUESDAY: 7 p.m. Survivors of Incest Anonymous, Scouts.

WEDNESDAY: 6:30 a.m. Men's Fellowship, Women's Early Risers; 9:30 a.m. Bible study; 6:30 p.m. All church dinner; 7:45 p.m. South Church annual meeting.

### Trinitarian Congregational Church

Rev. Herbert J. Schumm  
72 Elm St., North Andover  
SUNDAY: 10 a.m. Worship service, church school.

West Parish Church  
129 Reservation Road  
Andover

Rev. Joseph W. La Du,  
Senior pastor

SATURDAY: 9 a.m.-4 p.m. All-church retreat at Rolling Ridge in North Andover.

9:30 a.m.-3:30 p.m. Suitcase seminars.

SUNDAY: 9 a.m. Adult choir; 10 a.m. Worship and church school. Infant/toddler care during worship.

11:15 a.m. Adult study group.

MONDAY: 6:45 p.m. Cub pack meeting; 7:15 p.m. Kerygma.

TUESDAY: 7:30 p.m. Smith Purdon.

WEDNESDAY: 7 a.m. Men's group; 7 p.m. Scouts; 7:30 p.m. Choir.

### United Methodist

Ballardvale United Church  
(United Methodist and  
United Church of Christ)  
23 Clark Road, Andover  
475-2506

Rev. Susan J. Morrison,

ship.

THURSDAY: 7:45 p.m. Guild; 8 p.m. Spiritual support group for gay and lesbians.

SUNDAY: 9:15 a.m. Adult class; 10:30 a.m. Worship.

Rev. Bill Barksdale's sermon will be "God's Own Fool." Scripture lessons will include 1 Corinthians 1:18-31. Childcare is available. Fellowship hour after the wor-

ship.  
TUESDAY: 3 p.m. Worship committee.

North Boston Korean

United Methodist Church

244 Lowell St.

Andover

470-0621

Rev. Sung Kim, Pastor

SUNDAY: 10:30 a.m. Bilingual worship (Korean and English). All racial back-

grounds welcome, with special invitation to adopted Korean-Americans and their families; nursery provided, Sunday school for kindergarten through high school; coffee and doughnuts for members and visitors after the service.

WEDNESDAY: 7:30 p.m. Bible study and prayer.

FRIDAY: 7:30 p.m. Area class meetings.

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# Questioning the choice of new school site

(Continued from page 1)

ering constructing a new 450-student elementary school to solve problems of overcrowding in the town's elementary schools. The site under consideration is on Burnham Road, next to the railroad bridge, on town-owned land that currently is used as soccer fields and as part of Penguin Park playground. The building committee meets every Thursday night at town offices.

One neighbor complained she didn't know the site was under consideration until she saw surveyors there.

"They said they were just upgrading some maps for the town," said Candace Westgate, of 87 Burnham Road, whose house is across the street from the proposed site.

She was concerned with the school's effect on traffic in the whole area and the loss of the conservation and recreation land.

"I just feel like I'm getting so many conflicting facts. We'd like to hear some facts about the whole situation," Ms. Westgate said.

Among the points brought up by neighbors last week was the fact that traffic already has trouble getting through the narrow railroad bridge over Burnham Road, and the school would make that problem worse. There is also no sidewalk or other means for children to pass under the bridge, either walking or on bicycles, without going into the street.

The SBC has discussed busing students from the east side of the tracks to get them through the railroad bridge. Building a walkway under the tracks for pedestrians is another option under consideration.

"The river was also brought up as a real problem," said Mr. Wormwood, a

member of the ConsCom.

Neighbors pointed out that the site is wet and has flooded in the past, the last time in 1978.

But the SBC has been told that the water table is nine feet below the level of the site under consideration, and shouldn't be a problem.

The river also poses a threat to children who could fall into it walking to or from the school. The SBC has discussed building a fence along the river.

And residents complained of the loss of use of the land as a park and recreation area. That was the reason Mr. Wormwood and Bob Pustell, Conservation Commission chairman, attended the meeting. Both spoke against the change of the status of the site at last week's meeting.

"We indicated that we did not favor a change from its present status," Mr. Wormwood said.

The 10-acre site proposed for construction of the new school is half of what was believed to be a roughly 20-acre parcel approved for purchase by Town Meeting in 1976 for both conservation and recreation purposes. The recreation people wanted to make playing fields on the upper half of the property, which they did, Mr. Wormwood said. It was informally understood the rest of it would be held for conservation purposes, he said.

"For that land to revert to something other than what it was voted for, the selectmen have to vote that they want to change the status of it. Then it has to go to the state Legislature and the state Legislature has to vote on whether that will take place," Mr. Wormwood said.

It also requires a town meeting vote to transfer the property from recre-

ation land, under the jurisdiction of the Board of Selectmen, to the schools, under the jurisdiction of the School Committee, according to Thomas Urbelis, town counsel.

Ken Gropper, chairman of the building committee, told the *Townsmen* last month that the deed to the property "never restricted the use of the land."

Don Richmond, 5 Rock O'Dundee Road, a neighbor and long-time town resident, said last month that officials would be breaking a promise to the town to keep it as open space if they changed the status of the property.

"Town meeting voted one thing. Town meeting can change its vote if it wants to," Mr. Urbelis said. "I have no idea what promises were made."

## Ten acres needed

Mr. Urbelis said the property was approved for purchase in 1976 and purchased in 1978. In 1979, John Avery, town engineer, drew a plan dividing the property into two halves, one for conservation land and one for recreation.

"The top of the slope is the delineation between the conservation land" and the recreation land, Mr. Urbelis said.

The School Committee needs 10 acres at a minimum for a school site, according to state School Building Bureau specifications. David Reilly, acting business manager for the schools and a member of the SBC, said the schools can use 10 acres without touching the conservation land and leaving part of Penguin Park intact. If that is the case, conservation approval would not be required.

Mr. Reilly said the architect hired by the School Committee recently surveyed the land and found the total sev-

en lots that make up the property in question may actually be closer to 25 or 30 acres instead of 20 as previously thought.

## Next move

The next move on the project will probably be a meeting between the town manager and the School Committee.

"I'll be meeting with them in a couple of weeks. That's the plan," Town Manager Buzz Stapczynski said Tuesday.

The proposal would then go to selectmen for a vote, then to April Town Meeting and finally to the Legislature.

## Choice of sites

The Burnham Road site was not the only one considered by the building committee.

SBC members were given a computer-generated list of more than 50 sites, both public and private, for consideration. The private ones had a knock against them right off because of the added cost of purchasing the property. Others on the list had less than the required 10 acres, so they were crossed off.

The architect and Mr. Reilly then viewed remaining sites and narrowed the choice down to the Burnham Road site and one on High Plain Road at Cross Street.

The Cross Street site, while town owned and large enough, lacked infrastructure such as sewers and sidewalks. School department figures also showed the need for the school to be in the more affordable housing neighborhoods in the center of town, rather than in West Andover.

# Town budget: Not much expansion, no layoffs

(Continued from page 1)

the-board increase for operating budgets of only 3.26 percent," Mr. Stapczynski said.

"The FY '94 town manger's recommended budget again is an effort to stabilize and slightly expand the delivery of municipal services," Mr. Stapczynski said in his written remarks to selectmen.

The budget is balanced in that projected revenues match projected expenditures, but it also is addressing the needs of town, school, capital improvements and "budget busters" (health insurance and retirement), he said.

But to achieve the balance, the Capital Improvement Program's \$1,120,000 for FY '94 was reduced from \$1,120,000 to \$700,000, due to increases in solid waste expenses, creation of a reserve for employee cost-of-living increases and higher health insurance and retirement costs.

***'The 5.2 percent increase in the overall budget is absorbed very quickly by fixed cost increases of 8.6 percent, leaving an across-the-board increase for operating budgets of only 3.26 percent.'***

**Town Manager Buzz Stapczynski**

Mr. Stapczynski said the CIP reductions, if approved by town meeting as recommended, will probably be made in equipment replacements and projects in town buildings.

"It's hard to say what wouldn't be done," he said. "Of the \$100,000 recommended cap-

ital projects, \$200,000 will be in the schools, \$200,000 for town projects and \$300,000 for vehicle replacements in the police and fire departments and the Department of Public Works.

The town budget includes increases of \$250,000 for solid waste and \$350,000 for the compensation account. The sol-

id waste increase is due in part to court settlement, which hiked the costs of dumping at the trash-to-energy plant in North Andover.

"Without these two large items, the actual increase for the town operating departments would be eight-tenths of one percent," Mr. Stapczynski said.

The budget also includes additional funding for summer youth employment and household hazardous waste collection and disposal.

Debt service went up \$497,094 due to a \$3.99 million bond issue offered in July 1992 to fund several projects approved in recent years.

Municipal insurance costs went down 7 percent, from \$1,074,500 to \$1,003,500, due to an anticipated drop in unemployment insurance costs in FY'94.

The school department has not yet outlined details of its budget.



## COOKING

# Do you still have holiday leftovers?

By Maria Moskos

It's time for a post-holiday "leftover bash." As usual, I've made too much holiday food and even after dividing it among guests to take home, my refrigerator is still very full. My conscience won't allow me to throw food away, especially these days when you constantly see starving children being flashed across the television screen. Therefore, it's necessary for me to become challenged and creative.

My youngest child states he hates leftovers, which automatically labels this a "secret mission" since I have to utilize leftover ingredients without anyone seeing me do so, besides making sure the end product in no way resembles the leftover constituents.

I start with the leftovers I want to use first, either because of their vast quantities or perishable qualities, then try to come up with a unique creation.

For a starter, I decided to use the large amount of cider I had for "mulled cider." (I had over-purchased so I would not run out and everyone has tired of drinking it.) I also wanted to use up the holiday cheese ball I made out of four cheeses (Monterey Jack, Vermont cheddar, gruyere and camembert). It was a cold day and my inclination to go the soup route was very strong. I also felt the cider would provide an interesting base and match up

*'My youngest child states he hates leftovers, which automatically labels this a "secret mission" since I have to utilize leftover ingredients without anyone seeing me do so.'*

amicably with the blend of cheeses. I came up with the recipe which follows - it perfectly disguised my leftover ingredients and may family loved it. They always ask me the name of a dish, so I was ready with "cheese chowder on tap" since I included a bottle of beer with the ingredients.

I was safe. No one suspected what I had done so at dinner time I sat back and started to enjoy my creation until one of the children who had left the table to get a drink refill asked, "Mom, where's the cider?"

### Cheese chowder on tap

6 tbsps. butter  
1 medium onion, chopped  
2 quarts cider  
16 oz. beer  
1 can French onion soup  
1/2 tsp. lemon pepper  
1 1/2 cup milk

2 cups light cream  
16 oz. blend of cut up cheeses such as Vermont cheddar, Monterey Jack, gruyere and camembert

Homemade croutons for garnish (spread with butter and topped with grated gruyere cheese)

Melt the butter in a stock pot and add the chopped onion. Cook until softened, about 10 minutes. Add cider, beer and onion soup and simmer, uncovered, about 40 minutes (about 1/5 of the liquid will evaporate leaving a richer base). Stir in milk and cream and heat soup over medium-low heat for about 15 minutes (avoiding boiling). Add cut-up cheeses and heat, stirring frequently, until cheese is melted, about 15 minutes.

Be careful soup does not boil or it will separate. Add lemon pepper and ladle the soup into oven-proof crocks. Garnish with croutons and cheese and heat in a 375-degree oven until cheese is melted. Serves 12.

### We want to hear from you

If you have created an interesting recipe from leftovers, we would appreciate your sharing it with our readers. If you often have particular ingredients leftover and would like some ideas for utilizing them to create different recipes, send your requests to the *Townsmen*, c/o Maria Moskos.

## Audubon offers some bird walks

Massachusetts Audubon Society's Ipswich River Wildlife Sanctuary in Topsfield offers a number of bird walks for adults this winter. All walks require preregistration.

• Winter birding at Plum Island: Sundays, Jan. 24-March 7, 9 a.m. to 1 p.m. The Parker River National Wildlife Refuge on Plum Island attracts a variety of wintering birds. Snowy owls, rough-legged hawks and northern harriers are all possibilities, as well as an assortment of sea ducks and gulls. Preregistration is required. Fee per walk is \$10 (\$8/Massachusetts Audubon members).

• Natural history of owls: Wednesday, Feb. 10, 7:30 to 9:30 p.m. Spend an evening at the sanctuary learning about the natural history, biology and behavior of owls native to Massachusetts. An indoor slide presentation will be followed by a walk outdoors to listen for great horned owls and try to call in barred and screech owls. Preregistration is required. Fee is \$8 (\$6/Massachusetts Audubon members).

• Winter birding at Ipswich River Sanctuary: Sundays, Feb. 21 & April 4, 8 to 11 a.m. Many birds such as tree and fox sparrows, evening grosbeaks, tufted

(Continued on page 31)

# Some want plans for school to slow down

(Continued from page 1)  
year.

The SBC will speak with the School Committee at its Feb. 2 meeting to argue for building a new elementary next year. The SBC will meet today, Thursday, Jan. 21, at the Doherty Middle School auditorium at 7:30 p.m.

Ken Gropper, chairman of the SBC, told the *Townsmen* yesterday that plans to rectify the elementary crowding problem will cost the town more money if the town waits another year and doesn't take advantage of low interest rates and construction costs now available. He added that if all goes as planned, the new elementary school could be ready as early as September 1994 and additions ready at the high school by September 1995.

If the School Committee halts the elementary plan while waiting to add a high school plan to the package, it will be "bordering on a broken promise to elementary parents," Mr. Gropper said Wednesday.

"That means the elementary program will slide for at least two years. The elementary students suffer each year. A crunch is projected at the high school. There is a crunch reality in the

elementary school," he said.

The SBC was formed last spring and directed by the School Committee to find the best solution to elementary and high school crowding. The School Committee completed education specifications for future elementary needs first and is now working on developing high school specifications.

The SBC, which is a legal board appointed by the town manager and separate from the School Committee, plans to meet a state deadline in June and submit elementary plans for construction reimbursement. Without specifications from the School Committee, the SBC cannot move ahead with high school plans.

The School Committee plans to complete its high school specifications by mid-February. Mr. Gropper said his committee plans to ask voters at April's Town Meeting for approximately \$10 million for elementary space construction and \$400,000 to hire architects to address the high school needs that will be identified.

Committeewoman Susan Dalton said the town should wait because the committee hasn't fully looked into all solutions to elementary crowding,

including portables and redistricting.

"We keep band-aiding the problem. A new building could quite possibly be the worst possible band-aid if the (elementary) population bulge that is there today is not going to be there tomorrow," she said.

### Why the town should wait

Dr. McQuillan told the School Committee there are a several reasons to slow down the elementary school process. First, cost estimates for building and operating a new elementary school came in much higher than he anticipated. Second, costs to add on to South and Sanborn elementary schools have not been fully explored. If small additions were built, assistant principals may not have to be hired and those operating costs could be lower. Third, success at Town Meeting to get planning and building funds approved depends on a united front of both town officials and voters. Right now, Dr. McQuillan said, parents are divided between elementary and high school loyalties.

"The School Building Committee has done so much so fast, developing plans the School Committee originally

asked for, but now we have an opportunity to bring a comprehensive plan to the town. We can't do each separately," Dr. McQuillan said.

### Why the town should move ahead

The town should move ahead with elementary plans, said Mr. Gropper, because costs will be higher next year and schools will be even more crowded than they are this year. "If they thought it was unacceptable last year and unacceptable this year, what makes them think it won't be unacceptable next year?" asked Mr. Gropper.

If the SBC waits a year or two to submit plans for state reimbursement, other communities will move ahead on the priority list and Andover will have to wait even longer to receive its anticipated \$4 million reimbursement payment, he said.

Susan Jenkins, School Committee chairwoman, said the town needs a long-term solution that will address space needs for the next 25 years. She believes a new elementary school addresses that concern.

Ms. Jenkins said she wants to hear from the SBC before she makes any decisions about the elementary project.

## Audubon Society offers some bird walks in the area

(Continued from page 30)

titmice, downy woodpeckers, chickadees, red-tailed hawks and great horned owls overwinter at the sanctuary.

Join these walks and learn to identify these winter birds by their calls, behavior and feeding habits.

Preregistration is required. Fee per walk is \$10 (\$8/Massachusetts

Audubon members).

The Ipswich River Wildlife Sanctuary in Topsfield offers a variety of natural history programs, classes, walks and workshops for adults, children and families.

For a free brochure describing all programs, write: Ipswich River Wildlife Sanctuary, 87 Perkins Row, Topsfield, MA 01983; or call 887-9264.

## RECYCLING

### Here are the recycling rules

By Virginia Cole

I'm pleased that Bessie Liponis is having a year for the environment. Hope lots of us will and I am glad to be of any help possible. I've checked for the answers to her questions that were in the paper Jan. 7. ["Year for the environment," Jan. 7, page 31, letter.]

What we can and cannot recycle depends on local markets for the goods and contracts the town has with the collectors. That is why things are done differently in other places. Everyone is recycling these days and it is taking a while to get the free market adjusted to new materials for manufacturing and new products to sell. Andover is covered by a contract with Waste Management, which says newspapers and magazines when it comes to paper. Yes, all inserts in newspapers are fine. At this time we have no restriction on colors or dyes. (Some places where pure newspaper is sold have to be more restrictive.)

Magazines includes the obvious but also those magazine-like catalogs or sales brochures of which there are so many. Supermarket grocery bags can be included. Any left over after putting paper to be recycled can just be added.

No to cardboard and Saran wrap at this time. Aluminum foil with all other aluminum can go to Dave White every third Saturday at West Middle School.

Dave White is our other contractor and he takes what he can sell. Plastics No. 1 and No. 2, all aluminum and steel (tin) cans flattened if possible. Things that he takes vary more often than those picked up curbside as we don't have such a long-term contract with him. He is in touch with the markets and lets the town know when he can take on something new, like the recent addition of cans.

Some of us have asked the town manager for an additional drop-off site. We would like a place that would be open perhaps two days during the week, every week. With more items to recycle and more people doing it, we feel the congestion at West Middle School should be relieved. The town manager has said he will get back to us. We also favor more items picked up curbside as is done in other communities. Concerns on these issues can be expressed to town officials and are good things to talk about with campaigning candidates.

## NEWS CALENDAR

### THURSDAY, JAN. 21

School Building Committee, 7:30 p.m., third floor, town offices.

### MONDAY, JAN. 25

Board of Health, 6 p.m., second floor, town offices.

Board of Selectmen, 7:30 p.m., third floor, town offices.

### TUESDAY, JAN. 26

State Executive Office of Human Services, area board meeting, 5 p.m., Lawrence office.

Planning Board, 7:30 p.m., third floor, town offices.

### WEDNESDAY, JAN. 27

Cable Advisory Group, 7:30

p.m., third floor, town offices.

### THURSDAY, JAN. 28

Rep. Gary Coon, R-Andover, office hours, 6-7 p.m., at Lawrence Public Library; and 7:30-8:30 p.m. at Memorial Hall Library. Rep. Coon will be available during these times to answer questions and discuss issues with constituents.

Democratic Town Committee, 7:30 p.m., School Administration Building.

*Note: Feb. 1 at 5 p.m. is the last day to submit nomination papers for the town election.*

## Committee hires N.H. firm to manage Collins Center

By Lisa Boudreau

A New Hampshire entertainment team has been given the thumbs-up sign by the School Committee to bring shows into the J. Everett Collins Center, which has sat virtually idle for the past two years. Flanagan Associates plans to bring in four shows, including a children's event between now and June, as well as provide training for students in the adjacent Andover High School.

The committee agreed Tuesday night to pay Michael Flanagan and David Jenkins \$10,000 total to manage the Collins Center for six months. In June the two sides will decide if they wish to continue, expand or cease doing business together.

The committee expects to get its money back from rental and concession fees that Flanagan Associates will charge promoters to put on events at the Collins Center.

The two men called their proposal a "last chance" for Andover to get the entertainment community to thing seriously about the Collins Center.

"We have no doubt we can bring this building to the level it was intended," said Mr. Jenkins.

"We have been watching it go through its growing pains the past few years and we are aware of the management problems in the past. The problem is that your facility has

*'We have been watching the Collins Center go through its growing pains the past few years and we are aware of the management problems in the past. The problem is that your facility has never been managed by a professional entertainment group.'*

never been managed by a professional entertainment group," he said.

The two had originally asked for \$100,000 annually to manage the Collins Center, but were told the committee and the town don't have that kind of money. Flanagan Associates returned with the current proposal for a six-month trial period.

Mr. Flanagan has worked as a booking agent for Jonathan Swift's comedy club in Cambridge and the Club Casino in Hampton Beach, N.H.

Mr. Jenkins has managed several theaters, including the Capitol Theater in Concord, N.H.

## Both sides expect to vote on teachers' contract by Feb. 11

Teachers' union representatives hope to have a two-year contract package approval by early February.

Betsy Jankauskas, a member of the unions' bargaining team, said a union meeting has been scheduled for Thursday Feb. 11, but could be moved up one week if final non-salary issues can be agreed on earlier.

The union and the School Committee agreed two weeks ago on economic terms of a two-year contract, but are

just now finalizing non-economic issues such as job descriptions for department heads and team leaders, said Ms. Jankauskas.

"About 99 percent of the issues are taken care of," said Mary Lyman, a member of the School Committee's negotiating team.

Neither side would disclose any terms of the agreement until the teachers have a chance to vote on the contract in February.

## Bereavement group to begin here

Merrimack Valley Hospice will offer a bereavement support group beginning Tuesday, Feb. 9, at South Church, 42 Central St., from 10:30 a.m. to noon for eight consecutive weeks.

The support group is for anyone who has experienced the death of a loved one and would like some group support. According to Judith Thomson, co-bereavement coordinator for Merrimack Valley Hospice, the support group offers an opportunity for

participants to give and receive support and coping skills. "It is helpful for those in the group to see others at various stages of recovery from their grief," Rev. Thomson says. "The healing process is not a smooth progression, but the group's support can help a person through the rough times."

The group is free and open to the public. Preregistration is required. Call Merrimack Valley Hospice at 470-1615 or 1-800-933-5593 to register.

## EDITORIALS

### She doesn't deserve this protection

The woman who made \$2,900 worth of 900-line telephone calls to psychic, tarot and adult talk lines should have to do more than pay back that amount of money she stole from the town.

Mark McQuillan, superintendent of schools in Andover, has said that in the case of phone abuse the primary objective is "to get the money back."

Yes, we agree that reimbursement is important, especially reimbursement of the taxpayers' money.

And we agree with Dr. McQuillan's mandate that the woman agree to counseling.

And while we favor giving everyone a second chance in life whenever possible, we believe in this case the health of the school department's office and the ability of an office to get its business done comes before the needs of one employee.

It would not be inappropriate to fire this woman. Anyone who would need to make such calls to trash talk lines, some of which lasted almost half an hour, cannot be healthy. A person who is desperate enough to make those calls, and who lacks judgment about such action, can't be doing that good of a job for the school department.

But since she has not been fired, she should at least give back the time to the town that she spent on the phone. That was not a condition of her staying on the job.

Dr. McQuillan is protecting this employee's identity, so presumably it would be difficult to arrange for her to work off the 12 hours the town lost to time on useless phone calls. Still, we think Dr. McQuillan has sacrificed his and the School Committee's credibility, all for the sake of an employee who does not deserve such consideration.

#### We like letters

The *Townsmen* welcomes your letters. They should be signed and no longer than two typed, double-spaced pages. Letters are due Monday at 5 p.m. The editor reserves the right to edit letters for space, clarity, libel and taste.



Photo by Matthew Sapienza

Samantha Fee and Rita Lawson wait for their bus in front of Old Town Hall on Main Street as a dusting of snow fell last Friday.

### Bobby Edwards talks about bigotry

By Perry Colmore

Every single day, Bobby Edwards is at the ready to deal with some sort of discrimination. Mr. Edwards, 32 years old, of Morton Street, is black. He has a college education - Howard University in Washington - and an excellent job - acting senior associate dean of admissions and director of people of color recruitment at Phillips Academy.

Mr. Edwards tells me this story: He will be walking down a street in Andover with some white people ahead of him. A white female is coming toward him and the group in front of him. She passes the group of white people in a natural fashion, but then she sees Mr. Edwards and she moves her pocketbook.

"I say to myself, 'I probably have more credit cards than you do,'" says Mr. Edwards.

This week I talked with Mr. Edwards, who is my neighbor and friend, about racial discrimination.

The Rev. James Diamond, rector of Christ Church, suggested Sunday that every one of us should ask a black friend about discrimination, just in case we think bigotry is no longer prevalent in the U.S.

It was Rev. Diamond's way of recognizing Martin Luther King Day. And if you don't know a person of color, suggested Rev. Diamond, you should look at that fact, too.

I know some people of color, although I don't think about their skin color, unless, of course, I am thinking of a subject such as the one for this column. But that's the same as looking for a woman who colors her hair if I'm doing a story on hair color.

Anyway, last summer my street had a block party and there were more people of color than white in attendance. I don't think any of us really cared or noticed. We were simply having a party, enjoying one another. So I was disappointed this week to hear Mr. Edwards talk about

always being ready to hear about discrimination.

Still, my rule of thumb is to talk about the problem if there is one, to acknowledge it. If we stick our heads in the sand and say it doesn't happen, it will continue. So we acknowledge that there still are problems with discrimination, even though Martin Luther King had his dream back on Aug. 28, 1963, on the steps of the Lincoln Memorial in Washington, D.C., that we all would be treated the same, regardless of color.

Mr. Edwards says when people hear he works at Phillips Academy, he is treated better than if they don't know his profession. What he wants, of course, is to be treated the same as everyone else, regardless of color, clothes, car he drives, job, whatever.

Not long ago, when Mr. Edwards was in Cleveland, Ohio, visiting his aunt, he was in a department store, trying on four or five items. He said he didn't have on his business clothes. Rather, he was dressed in a pair of trousers and a tank top. While he and a black friend were in the two adjacent dressing rooms they heard walkie-talkie noise. When they exited the dressing rooms, Cleveland police (not even store security) rushed into the rooms, trying to find some incriminating evidence before the two left the store.

(Continued on page 33)



Bobby Edwards



Perry Colmore



## LETTERS

### Ask more of Clinton's choice — Ron Brown

Editor, *Townsmen*:

Brilliantly executed ending 12 years of domination of the Oval Office, Ron Brown has tarnished dramatically superb management attributes by crafting for himself appointment as secretary of commerce.

Had he been designated by President-elect Clinton to fill any other cabinet post, Ron Brown would have spawned for himself an unchallenged public posture that could have catapulted him into the White House. Instead of shunning appointment as secretary of commerce, he boldly solicited from President-elect Clinton leadership where his talents as a lobbyist had created a niche of wealth. This he rightfully earned displaying unusual skills.

However, he exposed himself to an avalanche of apparent conflicts of interests evidenced glaringly by a host of parties bankrolled by lofty financial interests. Though canceled due to public clamor, President-elect Clinton's astute campaign is overwhelmed by questionable motivations for change.

Clearly, the committee questioning Ron Brown failed in asking penetrating background into his lobbying representing foreign interests. *The New York Times* took both Republicans and Democrats to task for not subjecting him how he would carry out his duties as secretary of commerce without compromising his oath of office.

Not being a member of either politi-

cal party, I question the integrity of the committee for failure to subject Ron Brown to a barrage of cross-examination as to how he would divorce himself as secretary of commerce from his former masters. Advice and consent so eloquently surfaced when it serves the interests of both political parties was put on the "back burner." At a minimum, the public is entitled to candor, believability from its elected and appointed officials.

While the searchlight of public opinion is focused on Ron Brown as secretary-designate of commerce, we are being subjected to the huge national debt and annual deficits, increased taxes proposed on a number of basic essentials, a bite on the earnings of the middle class, a call for sacrifice, etc. Campaign rhetoric flourished by pronouncements for change, jobs, medical insurance coverage, all crafted for votes that bring governmental power. All coveted very desirable objectives uplifting humanity. But not one word as to the payment of such noble goals.

Has the pending appointment of Ron Brown as secretary of commerce set the guidelines and tones of the Clinton administration? Such a legacy places our domestic economy despite its sputtering, in jeopardy, but more imposing when a global economy is at its periphery with Iran, Iraq, China, North Korea, Libya, Syria, anassing military hardware. Business as usual must be shunned, permitting partisan debate on issues, but with objectives as strengthening our foundations of democracy leaving our children a far better, far stronger legacy of humanity and its values.

Charles R. Iovino  
260 River Road

### Demystifying cancer

Editor, *Townsmen*:

Most cancers do not start with pain. Many people are of that belief. This is one of the reasons cancers go undetected until it is sometimes too late for a cure. Some warnings do appear and (are) passed off as nothing: a continued sore throat, hoarseness, fluid retention, weight loss other than diet, unexplained constipation, unexplained bleeding from any area and change in color of moles, to name a few symptoms.

Breast cancer survivors are now going public, hoping their stories will help calm recently diagnosed breast cancer patients, that there is a full life after surgery. Always put your best foot forward, good grooming and don't complain. Look to spouse, siblings and best friend to share your fears after your doctor.

Saturday night my husband and I dined at a restaurant we had not been to for some time. The host greeted me with, "You look great, so you must feel great." What a boost to my morale as I am waiting for report on ongoing tests. This is why I say appearance helps the morale.

One also must realize doctors cannot make life and death decisions on their own. Dr. Thomas Hakes of Sloan-Kettering Cancer Center tells us, "I can tell patients what I would do, but ultimately the patient must decide." This is the first lesson I learned. I must tell my doctor everything and I do have a choice. Ask questions until you are satisfied and go on with your treatments.

I have known for years and sometimes ignored that odds are higher for a woman whose mother or sibling had breast cancer, so when I was diagnosed with breast cancer, it did not come as a total shock. Mother, breast cancer, lived many years after radical surgery, no after treatment and died of old age.

A month ago I received a call from a very young woman (32) who told me that reading one of my articles saved her life and thanked me for doing so. I replied, "You saved your own life. I was just a tool you used to start with." She had T.B.

What I am trying to do is to reach out to people with all types of cancer that need to be made public as breast cancer. I have formed three breast cancer support groups and am always elated when a member tells me she feels free and can now make it on her own. Again, I repeat, education is the key word. Because of the publicity breast cancer is getting, more and more women realize that a mammogram is now a must and not a choice.

I am now forming a group for support and education for all types of cancer for men and women, their spouses, a sibling or a dear friend.

On Tuesday, Jan. 26, at 7:30 p.m. I will hold the first meeting at my home. Come and join me over a cup of coffee and some sinful food and we will talk.

Barbara Wicks-Calnan  
Andover  
470-0279

### Attitudes about women

Editor, *Townsmen*:

I am writing to you in regards to the

(Continued on page 34)

## Ask a person of color about bigotry, here and in the U.S.

(Continued from page 32)

"I was just furious," remembers Mr. Edwards.

"When I talk to white colleagues about these issues . . . I ask them if they can imagine what it's like driving down a street and feeling fear, not feeling a sense of security from the people who are supposed to protect you."

If a black man is stopped by the police, says Mr. Edwards, the assumption is that that man will probably be in trouble. That feeling, he says, "is constant."

"You are always looking over your shoulder, wondering if people are accepting you for who you are. It's never ending."

I asked him if Dr. King's dream has been realized, "that one day this nation will rise up and live out the true meaning of its creed: 'We hold these truths to be self-evident; that all men are created equal.'"

His answer is not encouraging:

"The signs, 'color only' aren't up, but the message is clear. So how far

*'It really makes you understand why people reach a point of hopelessness.'*

have we come?"

The answer is, not that far, considering the race riots last spring in Los Angeles after the beating of Rodney King. The answer, for Mr. Edwards, is not that far, considering the fact that his white colleagues say, during the time when Jesse Jackson was running for the presidency of the U.S. that this country is not ready for a black president. The answer is not that far, considering that "the Supreme Court rules that a white person can come to my yard and burn a cross" (in the name of freedom of expression).

"It really makes you understand

why people reach a point of hopelessness," he says.

Two years ago, while driving in a car in another state, Mr. Edwards and a black friend were pulled over. Mr. Edwards was the driver. He was detained 35-40 minutes.

"They put that car through every type of test," he remembers. "He even asked for the driver's license of my friend, the passenger."

When Mr. Edwards' friend asked the policeman why he would ask for his license, "I had to tell him, 'Just give it to him,'" says Mr. Edwards.

He acknowledges some people's efforts to make changes in our society. "But just to join hands and sing *We Are the World* is not the scenario," he suggests.

When will we have made progress, as a nation, in treating all men and women the same? That time will come, according to Mr. Edwards, when the infant mortality rate among blacks is the same as whites, when there are more teen-aged black males in college

than in jail, when black families can make the same salaries as white families, when the rate of AIDS in blacks is the same as whites, when public schools that are predominately black have the same programs and materials as white schools, when health care available to blacks is the same as that for whites . . . and so on.

Mr. Edwards, one of three children, was raised in Washington, D.C., by a mother who was a beautician and a father who was captain of the guard force at the National Gallery of Art.

"I come with no sense of shame about being black," he says today.

But Mr. Edwards says he always knew that he would have to watch his back, that he would have to work harder and to understand a white culture if he was going to be able to find and keep a good job.

Today he talks with students of color as well as white students at Phillips Academy, trying to offer hope and support to the former, and trying to open the hearts and minds of the latter.

## LETTERS

### Attitudes about women

(Continued from page 33)

lecture and slide presentation to be held on Jan. 27 by Dr. Gail Dines. (*Free lecture and slide presentation Wednesday, Jan. 27, Images of Violence Against Women, Pornography and the Media, West Elementary School. Lecture is by Dr. Gail Dines, professor at Wheelock College in Boston.*)

I am presently an undergraduate student at the University of Southern Maine, located in Portland, Maine. I am planning on majoring in women's studies and I work at the women's center on campus. I was educated by the Andover public school system and have lived in Andover much of my life.

I was very proud and excited to read about the upcoming presentation. I think this offers some hope in changing attitudes towards how we as a society and also as a community view women. I would like to commend Louise M. Rozzi (who once was my physical education teacher) for proposing such a productive and educational presentation. I believe awareness and education are the means by which we can bring about change, the means which also brings the problem of sexism in our culture to the surface and begins to change it. Of course, we must take primary steps towards it and I think this presentation is one of those steps. Thank you, Ms. Rozzi, and Dr. Dines. I look forward to seeing more presentations taking the role of educating our community of many different women's issues, for they are not only "women's" issues, these issues in turn affect us all.

Italia Monalisa Nicolosi  
435 No. Main St.

### Computer Society meets here on Tuesdays at 7

The Boston Computer Society, Andover chapter, has ongoing meetings every Tuesday at 7 p.m. to solve computer problems. The public is invited. The meetings are held at the Greater Lawrence Vocational Technical School, 57 River St. Take Route 93 to River Street. Go east about 1/4 mile to school on left.

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# SENIOR CITIZENS

**By Terry Melillo, acting director,  
Andover Council on Aging**

Two lectures will be given on Thursday, Jan. 28, at 10:30 a.m. One will be on breast cancer, for women, and the other on prostate cancer, for men.

Miracle Ear will be at the Senior Center Thursday, Jan. 28, from 10 a.m. to noon for hearing screening tests. Call 470-3830.

Tickets, at \$4, are on sale for the Valentine's Day party, which will take place Thursday, Feb. 11, at the Senior Center. Lunch will be served at 11:30. There will be dancing immediately following lunch with music by "Singin' Stan The 1 Man Band."

Don't forget every Wednesday, 2-3 p.m., a blood pressure clinic is conducted at the Senior Center.

As part of their 20th Year Anniversary Celebration, the Retired Senior Volunteer Program of Greater Lawrence will sponsor a free music program featuring the return of the Austin Chamber Players performing works of Haydn, Clementi and Von Weber, as well as vocal duets performing Gilbert and Sullivan compositions, at Merrimack College Church in North Andover on Sunday, Jan. 31, at 2 p.m. Refreshments will be served. RSVP volunteers and guests are welcome.

During the winter weeks of stormy

weather, it would be wise to make sure you have your "blizzard bag," better known as an emergency supply of food. If you must shovel after a snow storm, exercise wise judgment - don't overdo. If you need some help with shoveling, call the Senior Center (470-3830) and we'll get the "snowbusters" to shovel you out.

Volunteers are needed at the Senior Center. If you are interested, attend a meeting for volunteers on Monday, Feb. 8, at 10 a.m. at the Senior Center.

Our thought for the week comes from Geike: "After all, it is not what is around us, but what is in us; not what we have, but what we are, that makes us really happy."

**What's for  
lunch? See  
page 18.**

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## What do elders need?

Elder Services of the Merrimack Valley is conducting a valleywide survey to determine the needs of elders. It is in conjunction with the statewide survey being conducted by the Executive Office of Elder Affairs and assisted by Area Agencies on Aging and local councils on aging.

The effort is a prerequisite for Massachusetts to receive Title III federal funds under the Older Americans Act for a variety of services including finding employment and volunteer opportunities, financial assistance, home care and legal services.

"Each individual response will be treated as anonymous and kept confidential" stated Rosanne DiStefano, executive director.

The information will also provide the state, Area Agencies on Aging and councils on aging with reliable data for establishing service priorities and distributing funds.

Older Americans Act Title III funds are distributed to the Area Agencies on Aging through the Executive Office of Elder Affairs to support services and programs for people 60 years and older.



# 900-line calls

(Continued from page 1)

McQuillan said Tuesday.

"In cases of phone abuse in the past, the primary objective was to get the money back," he said.

The woman, who is a central office employee who works out of the Whittier Court office, made 58 calls, all to 900 numbers, according to school department records. They were made from the school administration building between September 1991 and May 1992.

"There were a lot of circumstances surrounding the situation that had to be considered in my decision," said Dr. McQuillan.

He said the woman appeared to be "remorseful" about making the calls. Asked if the woman had to work off the total of 12 hours spent on the phone, Dr. McQuillan said no, he did not require that.

"I didn't see that as a big issue in the case. I didn't notice any major disruption of services," he said.

"Seven months have gone by and there hasn't been another call. The issue is old, as far as I am concerned."

Susan Jenkins, chairwoman of the School Committee, said she was notified of the situation last week before an article about the incident was published in a local newspaper. She told the *Townsmen* this week that she's satisfied with the way Dr. McQuillan handled the situation. Ms. Jenkins said she's not unhappy that the School Committee wasn't notified last spring.

"That is an internal matter of the school department," she said. "The School Committee, by law, is charged to deal with policy matters."

"If it were a widespread thing, that would be another matter. But it was an isolated incident."

Ms. Jenkins said no one she has talked with asked for action other than what has happened to the woman.

Fellow committee member Mary Lyman also supports Dr. McQuillan's decision.

"I feel that the issue was handled the way it should have been - between Mark and the employee," said Ms. Lyman, the former personnel director for the town.

"The big issue with me was getting the money back," she said.

## What happened

In October of 1991 AT & T notified the school department that 10 calls to 900-numbers, totaling \$501.65, were made from the school office building. Because the school office and town office buildings have dozens of lines and extensions, a blocking device is not yet available, said David Reilly, the school accountant, who worked on the investigation.

When the calls continued, Mr. Reilly and the phone company decided to install a "call accounting" program to track all calls made from every extension in the building. The software was installed in January 1992 on Mr. Reilly's computer in his office.

Dr. McQuillan said he consulted the town's lawyer before installing the phone tracking equipment. Because no one listened in on the woman's calls, her rights were not violated, say school officials.

As often as he could, Mr. Reilly would watch the screen to see if any 900 calls were being made. After more than four months of periodic screen watching, he was able to document three 900-line calls by seeing them on his screen and immediately walking by her desk and observing her on the phone. Last May the woman was called into the superintendent's office and confronted

with Mr. Reilly's evidence and the phone bill.

"She admitted to making the calls, took out her checkbook and paid for them," said Dr. McQuillan.

## About the calls

According to phone records given to the *Townsmen* by the superintendent, the woman made 58 calls - 26 to a "Taro" line, 24 to "Psychic," three to "Stars," two to "Architects" and one each to "Sweepstake," "Live Info" and "Personal."

The calls were made as early as 8:34 a.m. and as late as 4:39 p.m. The average call lasted 12 minutes, with some to "Taro" and "Psychic" calls lasting as long as 27, 28 and 29 minutes. The woman spent a total of 12 hours talking on 900-lines during the nine-month period.

The longest call, 29 minutes, cost \$114. One of the shortest calls, two minutes, was made to "Personals."

The *Townsmen* called three of the 900 numbers listed on the school department's records. The call to the "Psychic" line costs \$3.95 a minute. A male operator answered and asked which reader the caller wished to be connected with. When the *Townsmen* reporter asked the operator for more information on the "Psychic" services, the operator said, "We are not allowed to give out information." He then hung up.

The call to "Personals" reached a recorded message of a female voice notifying the caller that the service is "for adults only" and costs \$2 a minute. The recording went on to say the caller had reached the right line to talk to "party girls who will tell their innermost secrets."

The call to the \$4.95-per minute "Live Info" line was answered by a recorded message from a woman who said the caller had reached a "one to one, live adult service."

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# ENTERTAINMENT

## THURSDAY, JAN. 21

David Sollars, an expert on the Oriental healing arts, will speak on "Ancient Solutions for Modern Problems," a program is sponsored by the Merrimack Valley Psi Symposium; open to the public; at the North Parish Unitarian Church, 190 Academy Road, North Andover; 7:30 p.m.; freewill donation requested at the door; Suzanne Adams, 682-8585, or Howard Thomson, 683-1128.

## FRIDAY, JAN. 22



Ophelia

box office at (603) 436-2400.

**New Moon Coffeehouse** presents the bluegrass sounds of Southern Rail, a New England-based quartet; tickets go on sale at the Haverhill Universalist Unitarian Church, at the junction of routes 125 and 110, starting at 6:30 p.m.; doors open at 7:30; performance begins at 8; \$7; alcohol-free, smoke-free environment, beverages and homemade desserts are available for sale; 373-9259.

To salute the presidential inauguration, the New England Quilt Museum in Lowell has scheduled an exhibition of presidential quilts; "Presidential Material," on view in the Boot Gallery of the Boot Cotton Mills Museum, French and John streets, Lowell; begins Friday, Jan. 22, through Feb. 28; 10 a.m. to 4 p.m., seven days a week; exhibition includes 17 quilts; call the National Park Service at 459-1000; for more information about the exhibition or the New England Quilt Museum, call 452-4207.

**Dance parties**, New England Singles Network dance parties for single people 30 years and over; Burlington Days Inn, Burlington; 8 p.m. to 12:30 a.m.; features professional disc jockey, complimentary hors d'oeuvres from 8 to 9 p.m.; \$6 before 8:30 p.m., \$8 before 9 p.m. and \$10 after 9 p.m.; (617) 259-1118.

## SATURDAY, JAN. 23

**For No Apparent Reason**, a folk-rock group that has long been a part of the New England music scene will be featured in a concert co-sponsored by The People's Pantry and the Crossroads Coffee House; at the North Andover Unitarian Universalist Church; proceeds to benefit The People's Pantry; 8 p.m.; tickets at \$6 for adults, \$4 for children, available from Michael Bider at 975-7346, Carl Marchese, 685-8628, and at the door.

**Dance parties**, New England Sin-



For No Apparent Reason performs a benefit concert Saturday night.

gles Network dance parties for single people 30 years and over; Weylus, Route 1, Saugus; 8 p.m. to 12:30 a.m.; features professional disc jockey, complimentary hors d'oeuvres from 8 to 9 p.m.; \$6 before 8:30 p.m., \$8 before 9 p.m. and \$10 after 9 p.m.; (617) 259-1118.

## SUNDAY, JAN. 24

**Open auditions** for the original comedy *The Odd Couple* at Giordano's Starlite Theatre, Route 97, Georgetown, 6:30 p.m.; all parts are open (six male, two female); there will be readings from the script. Performances are March 25 through April 4, Thursday through Saturday evenings and Sunday matinees; no pay, some benefits; call 352-7300.

**Dance parties**, New England Singles Network dance parties for single people 30 years and over; Marriott Hotel, Burlington; 8 p.m. to 12:30 a.m.; features professional disc jockey, complimentary hors d'oeuvres from 8 to 9 p.m.; \$4 before 8:30 p.m., \$6 after 8:30 p.m.; (617) 259-1118.

**Andover Appalachian Mountain Club plans a 5-mile cross-country ski event** if snow conditions are favorable, or a hike; the Pennacook Trail extends from Lawrence to Lowell along the south bank of the Merrimack River, the route the Indians traveled before the first colonists reached this area; public welcome, registration is not required; call leader Fred Snell of Andover for details or plan to meet at 1:30 p.m. at the end of Brundrett Avenue off River Road, 0.6 miles west of I-93 Exit 45, River Road.

## MONDAY, JAN. 25

**Operafest!** will hold auditions at the Frost School in Lawrence for its 1993-'94 season; include *Opera at the Cafe*, scenes from selected operas, *The Mikado* by Gilbert and Sullivan, and *The Magic Flute* by Mozart; chorus, small and lead role performers are needed. Small and lead auditioners should be prepared to sing a Broadway show tune and a classical piece; 6:30 p.m.; (603) 437-4732.

## WEDNESDAY, JAN. 27

**Decorative Arts Lecture**, "Early 20th-Century," by Gloria Lieberman,

jewelry department, Skinner Auction Galleries, Boston. At the Andover Historical Society, 97 Main St.; 7-9 p.m.; sponsored by the Andover and North Andover Historical societies and Stevens-Coolidge Place; \$10 per lecture; 475-2236 to register.

**The Greater Lawrence Camera Club**, round-table discussion on topics of general photo and club interest, Trinitarian Congregational Church, Elm Street, North Andover; 7:30 p.m.; free, 664-4537 or evenings 664-3140.

## ONGOING

**Art at the Addison Gallery, Homecoming: William H. Johnson and Afro-America, 1938-1946**; through March 14; exhibit on a national tour; gallery is open to the public, free of charge, Tuesday through Saturday 10 a.m.-5 p.m., Sunday 1-5 p.m., closed Mondays and national holidays.

**The Music Man**, Meredith Wilson's classic musical of Iowa life at the turn of the century, presented by The Playhouse Dinner Theatre, 194 Main St., Amesbury; Thursdays-Saturdays, dinner at 7 p.m., show, 8:30 p.m.; Sundays,

dinner at 5 p.m., show, 6:30 p.m.; 388-9444 for reservations.

**Robert S. Peabody Museum of Archaeology: Maps and Dreams: Native Americans and European Discovery**. Exhibit focuses on the world as Native Americans may have seen it at the time Europeans first arrived on this continent; through Saturday, Jan. 30. A new exhibit, *10,000 Years in Tewksbury*, will open in February.

**Singles, Dinner for 8**, meet and dine with interesting and compatible adults, every Saturday evening at 6 in the Merrimack Valley area. Call Carolyn Hazlett, 475-9450.

**Two Hundred Years of Germans in Lowell**, exhibit sponsored by the Lowell Historic Preservation Commission, Patrick J. Mogan Cultural Center, 40 French St., Lowell, through Feb. 4, Tuesdays-Saturdays, 10 a.m.-4 p.m., 459-1000.

**The Andover Historical Society and The Amos Blanchard House**, 97 Main St., 9 a.m.-5 p.m., Wednesdays until 8:30 p.m. Ongoing exhibitions include *'Sleep Tight': Bedtime in the 19th Century*, exploration of customs and activities associated with going-to-bed in the 19th century, through April 13; *Shoes Before Reeboks*, through Feb. 28; 475-2236.

**Walking tours**, sponsored by the Andover Historical Society, visit the following locations: Academy Hill, Andover Village, Andover Village Industrial District, Ballardvale, School Street, Shawsheen Village, West Parish Center and a video tour, "Tour of the Andovers." Each tour is 1-2 hours; a small fee is requested. (See above listing.)

**The Merrimack Valley Townsmen**, local barbershop singers, invite men interested in joining to ongoing Tuesday meetings, the Trinitarian Congregational Church, 72 Elm St.,

(Continued on page 38)



Walt Disney's World on Ice presents *Beauty and the Beast* at Boston Garden Feb. 10-21. Tickets are on sale at the box office or call (508) 931-3100 to order by phone.

# ENTERTAINMENT CALENDAR

(Continued from page 37)

North Andover, 7:45 p.m., call John, 372-9438 or Ron, 682-8641.

**Folk Dancing**, United Presbyterian Church, 96 E. Haverhill St., Lawrence, Fridays 7-9 p.m.; \$2; \$1 for students, 682-9159.

**Lawrence Heritage State Park**, featuring exhibits and guided tours of restored 1840s boarding house, 1 Jackson St., Lawrence, daily 9 a.m.-4:30 p.m., except Thursday 9 a.m.-8 p.m., free, 794-1655.

## REHEARSALS

**Merrimack Valley Philharmonic**, Middle School auditorium, Main Street, North Andover, Monday rehearsals began last month, at 7:30 p.m., 372-8237.

**Bradford-Pentucket Chorale**, a mixed-voice college and community chorus, is auditioning; rehearsals

held every Monday. Interested singers are invited to attend this year's first rehearsal Monday, Jan. 25, at 7 p.m.; room 345, Denworth Hall, Bradford College, 320 South Main St., Bradford, 372-7161, Ext. 314.

**Greater Merrimack Valley Chorale** will hold its spring season auditions at open rehearsals during the month of January; the spring program will include selections by Bach, Randall Thompson and Aaron Copland, among others; the Band Room, North Andover High School, Osgood Street; Wednesdays, 7:30-9:30 p.m.; for information, call the GMVC business manager at 688-2816.

**The North Reading Community Chorale (NRCC)**, an informal group, performs in four-part concert format with opportunities for solos and features; they are currently welcoming new mem-

**The Weekend Family Series at The Music Hall in Portsmouth, N.H.**, continues with *The Velveteen Rabbit* on Sunday, Jan. 24, at 3 p.m. Call the box office at (603) 436-2400.

bers in preparation for a May concert to feature music from *Ain't Misbehavin'* and tunes from the 1920s and '40s. Rehearsals are held in North Reading on Mondays from 7:30-9:30 p.m. For information, call Harry at 664-5163, Andy at (617) 246-1220 or Marge at 470-0780.

**Kalon Ethnic Folk Dancers**, Assumption Church, 216 Lawrence St., Lawrence, Wednesdays at 6 p.m., 686-0694.

**Merrimack Valley Townsmen** barbershop singers, Trinitarian Congregational Church, 72 Elm St., North Andover, Tuesdays at 8 p.m., 682-8641.



## Lecture on paintings at MFA now Jan. 31

The Museum of Fine Arts lecture, originally scheduled for Jan. 14, will be presented for Merrimack Valley museum members and

area residents Sunday, Jan. 31, at 2 p.m. at South Church 41 Central St. The original date was cancelled due to the weather.

Dr. Henry Augustine Tate, guest instructor at the museum, will present the slide lecture and provide background information to enhance viewing the current exhibit, *Master European Paintings from the National Gallery of Ireland: Mateo to Goya*, at the museum through March 28.

Velasquez and Gainsborough are among the 44 paintings spanning almost four centuries in this unprecedented showing from one of Europe's pre-eminent museums.

Dr. Tate received his education at Dublin University and Trinity College and is reportedly very knowledgeable about the National Gallery's holdings.

For information and reservations, call 475-0917, 475-9644 or 475-4799.

The fee is \$10 for members and \$12 for non-members, which may be paid at the door.

## For No Apparent Reason plays for People's Pantry

A concert to benefit the People's Pantry will be held at North Parish Church in North Andover on Saturday, Jan. 23, at 8 p.m.

Featured will be the local folk/rock group, For No Apparent Reason, who have long been part of the New England music scene. The band's blend of music has been influenced by traditional folk, country, bluegrass and rock and roll. They have appeared on stage with Jimmy Buffet, comedian Robert Klein and John Lincoln Wright. For No Apparent Reason features John Schindler and Paul Therkselsen on guitar, Mike Donlin on banjo and Brendan Roche on harmonica.

tribute to the group's vocal sound.

The concert is co-sponsored by the Crossroads Coffeehouse and The People's Pantry, and will benefit the pantry, which began in October and serves Andover, North Andover, Methuen, Lawrence and surrounding towns.

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## Dance Center Kids perform Sunday

Beth Anderson, Kristy Deduck, Jessica Hellmann and Lindsey Hellmann from Andover will be dancing when the Kidsdance Company and the Youth Dance Company from the Donna Miceli Dance Center in Tewksbury perform "Don't Touch That Dial!" at the Tewksbury State Hospital Sunday, Jan. 24. The 1:30 p.m. performance is free

◀ Kidsdance members include: from left, (standing) Shannon Code-rio, Crystal Fornier, Jessica Hellmann, Melissa Shattuck and Stephanie Morris; on floor, Laura Burke and Janet Trask.

for the hospital patients and Tewksbury seniors. This performance is supported in part by a grant from the

Tewksbury Arts Lottery Council.

A second performance at 4:30 p.m. is open to the public. Tickets are \$3 for

children and \$5 for adults and will be available at the door. Call the studio at 851-5552 for more information.

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at 372-4140



## League dinner set for next Thursday

The annual winter dinner of the League of Women Voters of Andover will be held Thursday, Jan. 28, at Ramada-Rolling Green. Liz Walker, co-anchor of *Eye Witness News* Monday through Friday at 5, 6 and 11 p.m. will be the speaker. Cocktails (cash bar) will begin at 5:45 p.m., dinner from 6:45 to 8. Ms. Walker will speak at 8 p.m. on "Personal Perspectives on Combining Career and Family."

In addition to her work in news, Ms. Walker has hosted and co-produced several documentaries for WBZ-TV4. For her documentary, *Friends Like These*, she received the Gabriel Citation of Commendation.

The cost is \$16.50

and paid reservations must be received no later than Friday, Jan. 22.

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## SPORTS

## West Parish girls beat St. A's

Charlotte Muller led a third quarter surge as West Parish (5-0) whipped St. Augustine A 27-20 in a battle of the unbeaten, taking over sole possession of first place in the Andover Church Basketball League Girls Senior Division.

In other recent action at Andover High, St. Robert's A (2-3) handled Ballardvale United, 18-9, and St. Robert's B (1-4) broke into the win column with a 17-14 triumph over St. Augustine B.

**West Parish, 27-20**

Charlotte Muller hit on a variety of drives and outside shots, scoring 18 points and making up for the absence of twin sister, Sarah, who was sidelined by the flu bug.

Charlotte Muller poured in nine first-quarter points as West raced to an 11-2 lead, but Allison Daher's five in the second period enabled St. Augustine A (4-1) to close within one point at 12-11.

Another nine-point Muller outburst in the third stanza made it 21-15, and West never relinquished the lead thereafter.

SAA played well against WP's intense man-to-man defense, with Alexa Kokinos contributing a strong all-around floor game and Suzanne Meeker tossing in a couple of outside shots.

**West scoring:** Charlotte Muller 18, Rebecca Colgate 2, Laura Orlando 2, Viki Pierce 2, Monica Turbett 2, Courtney Barron 1.

**SAA scoring:** Alexa Kokinos 7, Allison Daher 5, Brooke Adams 4, Suzanne Meeker 4. **Defense:** Noelle Blank, Christine Casey.

**St. Robert's A, 18-9**

Ballardvale United (2-3), missing twin towers Sera Coppolino and Susan Tully, lacked the defense to contend with hot-shooting SRA forward Stephanie Banos and the steady guard play of Anne Marie Paone.

Banos scored six in the first quarter as St. Robert's A leapt to an 8-0 lead, and the winners put the game away with an 8-1 third-period burst.

**SRA scoring:** Stephanie Banos 10, Julie Ahern 2, Kara Haley 2, Rachel Newman 2, Anne Marie Paone 2.

**BU scoring:** Jennie Murnane 4, Beth Murphy 3, Lindsay Corcoran 2. **Defense:** Dianna Correnti, Jamie Scaia.

**St. Robert's B, 17-14**

SRB prevailed in this matchup of two young, seventh grade teams.

St. Augustine B (1-4) led 14-12 with 1:30 to play, but Katherine Blais converted a free throw and then banked in the game-winning basket with 40 seconds left to give St. Robert's B a

15-14 lead.

Center Lauren Sweeney added an insurance bucket with time running out.

Guard Kathleen Busby played well for SAB, which struggled offensively all afternoon and squandered many chances to put the game away in the first half.

The momentum swung to St. Robert's B midway through the third period and never changed again.

Both teams finished with seven field goals, but the winners added 3-of-8 at the charity stripe while SAB never got to the line.

**SRB scoring:** Lauren Sweeney 6, Michelle King 5, Katherine Blais 3, Jenna Hartwell 2, Kate Ardini 1.

**SAB scoring:** Kathleen Busby 6, Jessie Fontanella 2, Lauren Roda 2, Caroline Torrisi 2, Julie Viola 2. **Defense:** Kaitlen Dargan, Jennifer Powers.

**ACBL standings****Girls Senior Division****W-L-PF-PA**

West Parish 5-0-136-64

St. Augustine A 4-1-99-85

Ballardvale 2-3-86-78

St. Robert's A 2-3-74-95

St. Augustine B 1-4-79-94

St. Robert's B 1-4-49-100

## Boys' gym chalks up the marks

The Andover High boys' gymnastics team chalked up its highest point total in some time, and had a superb individual effort from sophomore Bob Ellis to highlight a 116.90 to 103.00 loss to Attleboro and its superstar Ty Martin.

Martin dominated the meet, placing first in all six events and compiling a 49.50 all-around score.

Ellis managed career-high scores in four events, finishing a distant second in the all-around at 31.00, as the Golden Warriors fell to 2-2-0 overall.

Ellis was runner-up to Martin in the vaulting, and he also placed third in floor exercise and on high bar.

Other second places for Coach Steve Sirois's squad went to junior Joe Shea on pommel horse and sophomore Scott Nicholson on rings, while thirds were taken by senior Co-Captain Tadg Corkery on pommel horse, junior Scott Grey on parallel bars, sophomore Nick Zammuto in vaulting and junior Rich Green on rings.

The Golden Warriors return to action tomorrow afternoon at the Dunn Gymnasium, hosting Algonquin Regional of Northboro for a 3:30 p.m. dual meet.

Next Monday the locals journey to Salem N.H. for a 7 p.m. meet.

## AHS hockey: 'A good effort all around'

By Rick Harrison

Andover High hockey Coach Bill Cullen explained the move.

"I thought we needed more strength on the first line. Scott (Sullivan) is a sophomore who plays like a senior, so I moved him up with Bobby (Daley) and Chris (Cullen)."

The results were devastating, as the Golden Warriors new premiere trio scored seven goals and passed out eight assists for 15 total points in an 8-1 Merrimack Valley Conference inter-division romp over Lowell High at the Janas Rink in Lowell.

"It was a good effort all around," noted Coach Cullen. "The new first line came through and once again all four defensemen (Justin Hesenius, Paul Allard, Dan Trede, Jeff Hesenius) played well."

The game was the first one in a week for the Golden Warriors, and their first since suffering their only loss of the season against Methuen (5-3).

A second MVC Small School Division showdown with Tewksbury was postponed by last week's snowstorm, and that game has been re-scheduled for Wednesday, Feb. 17 at Merrimack College (12:45 p.m.).

The triumph over Lowell boosted Andover's record to 7-1-1 overall,

including 3-1-0 in league play, and they entered this week just one point behind co-leaders Methuen and Tewksbury who helped out by battling to a 2-2 tie last Saturday.

AHS completed the first half of its schedule Tuesday night when it hosted Large School power Haverhill (4-1-3), whom the Warriors came from behind to tie 3-3 in the non-league season opener for both teams on Dec. 16.

Saturday the second half opens with a game at Wilmington (2:45 p.m.), and next Wednesday begins a murderous five-game, 15-day make-or-break stretch against Billerica (7-0-2), Methuen (6-1-3), Tewksbury, Central Catholic and Chelmsford.

Andover was shorthanded against Lowell with sophomore forward Danny Hansberry sidelined by illness.

The Red Raiders proved tougher than the final score indicates, with Andover ahead only 1-0 after one period and 3-0 after 30 minutes.

**Five-goal explosion**

The offense began to click on all cylinders in a five-goal final stanza, however, as Scott Sullivan finished with two goals and four assists, Bob Daley two goals, three assists and Chris Cullen three goals, one assist.

The hat trick was the second of the season for Cullen and third for the team.

And, under a bonus arrangement Coach Cullen has with the Colonial Barber Shop on Main Street in Andover, both hat trick scorers (Chris Cullen, Dan Hansberry) are to be given free haircuts as a reward for their efforts.

Chris Cullen opened the scoring just 3:05 into the game, and it stayed 1-0 until Cullen connected a second time at 1:44 of the middle stanza and Justin Hesenius followed with his sixth goal of the season at 8:25. The floodgates opened wide in the final stanza, Sullivan scoring back-to-back goals just 2:24 apart, Daley doing the same 1:45 apart midway through the period, and Cullen completing the onslaught and his hat trick at the 10:16 mark.

Junior defenseman Dan Trede passed out two assists and freshman rearguard Jeff Hesenius added one.

Sophomore goaltender Peter Afarian barely missed out on the team's fourth shutout, surrendering the lone Lowell goal on the power play to Red Raiders' top gun Steve Ingram (ninth of season) with just under six

(Continued on page 41)

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# Girls' hoopsters have to improvise

By Rick Harrison

With all-around standout Kerry Hagerty's performance severely hampered by a mild concussion, the Andover High girls' basketball team was forced to improvise.

The result was a pair of low-scoring, character-building defensive struggles against two .500 teams.

The Lady Warriors managed to pull them both out, edging Chelmsford 36-35 on some Lindsey Sweeney heroics and nudging Tewksbury 38-33 with a second-half burst and a good night at the free throw line.

The two victories extended the win streak to seven straight, moving the overall record to 8-2 and the Merrimack Valley Conference Large School ledger to 5-1.

Coach George Sullivan's squad is currently in the midst of a pivotal week, having played powerful Lowell High Tuesday night and now faced with a crucial contest at Methuen tomorrow evening (6 p.m.).

Leah Green-led Lowell entered the game 4-0 in league play and 7-2 overall, while Methuen is 4-1 league and 5-5 overall with one of those losses 41-35 to Andover in the consolation round of the Greater Lawrence Christmas Festival.

## AHS hockey

(Continued from page 40)

minutes to play. It was the sixth time in nine games that Andover has held the opponent to two goals or less, and the Warriors now own an impressive 52-17 scoring edge on the enemy.

Andover finished with a wide 39-17 shots-on-goal advantage, 11-4, 13-6 and 15-7 by periods, as Afarian made 16 saves and Lowell's Keith Lima kept it interesting for awhile with 31 stops.

The Golden Warriors' new first line is now one of the most prolific in the state, with a combined total of 30 goals, 29 assists for 59 total points.

Kerry Hagerty, averaging over 17 points per game prior to Chelmsford, struck her head on the hardwood floor diving for a loose ball with approximately seven minutes left in the first half of the Chelmsford game.

She came back with her doctor's okay and parents' permission to play about half the game against Tewksbury, scoring just four points but serving as a force under the boards with 12 rebounds.

Senior Co-Captain Hagerty still paces the team in scoring with 147 points in 10 games (14.7 average), while Lindsey Sweeney is second with 101.

The Lady Warriors' defense continues to impress, as they have held seven of 10 opponents under 40 points and are surrendering an average of only 38.2 points per game.

**Andover, 36-35**

Chelmsford (5-5) and Andover couldn't have played it much tighter, the score tied 17-17 at half and 35-35 with three seconds left.

Lindsey Sweeney then settled the issue with a clutch free throw connection, converting the front end of a 1-and-1 to provide the winning margin.

Multi-sport standout Sweeney finished team high with 12 points, while senior forward

Amy Cassidy netted eight and Kerry Hagerty had six before going down for the count on a characteristic extra-hustle play.

Senior center Beth Everett tossed in four points, junior guard Rachel Buonopane three, senior forward Marcia Gemmell two and senior forward Erinne Sullivan one free throw.

The Lady Warriors needed every point in this nailbiter, which was only the second AHS girls' game that has gone down to the wire this season. Andover was nipped 47-45 by Salem N.H. in the other seat-squirmier, a Christmas Festival quarterfinal round contest.

Chelmsford star Lynne Erickson was game-high scorer with 16 points, but Andover did a solid defensive job on everyone else including six-foot center Jen Mumby (five points).

**Andover, 38-33**

There wasn't much more breathing room three nights later, as the locals battled through a tough shooting night to defeat a Tewksbury team that was losing its fifth

straight conference game (4-6 overall).

"We didn't score a lot of points, but we did move the ball well and our shot selection was good," said Coach Sullivan. "Some of the girls were rushing their shots. We may have been a little over-anxious on offense."

For the second straight game the score was knotted 17-17 at halftime.

Lindsey Sweeney once again led the

(Continued on page 42)

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Menus: page 18



## AHS hoopsters improvise

(Continued from page 41)  
assault with 14 points.

Amy Cassidy pocketed eight points for the second consecutive game, Kerry Hagerty added four points and a dozen rebounds, Marcia Gemmell four points and sev-

en caroms, freshman Vanessa Blank and Rachel Buonopane three points each, and sophomore Kim Daher two points.

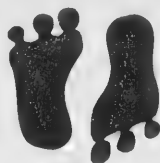
Beth Everett and Erinne Sullivan were also tough on the glass, Everett with nine rebounds and Sullivan five.

Tewksbury held a 15-12 edge in field goals, but the Redgals converted just 2-of-11 foul shots to 12-of-20 for AHS.

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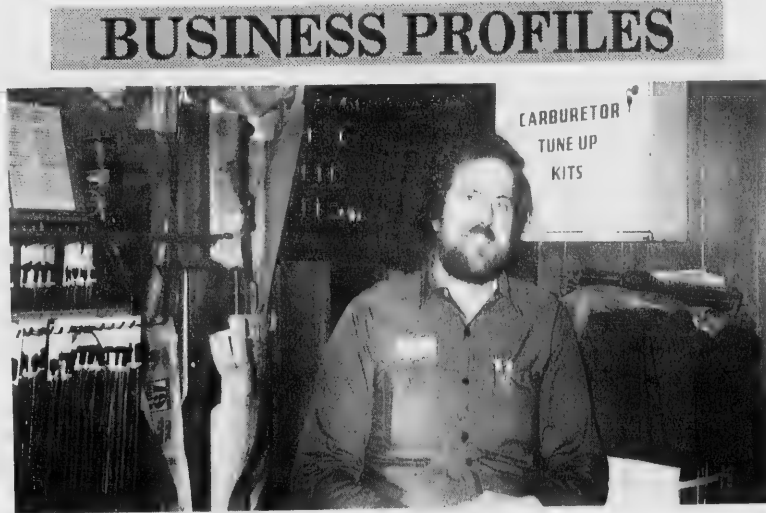
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Potter figures and of course, the Lladro Golden Memories figures. A special line of collectible figures based on the paintings of Maude Humphrey Bogart is also available. Anastasia's is an authorized dealer for Louisville Stoneware, a wonderful line of creatively decorated stoneware pieces.

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Anastasia's Curtains and Gifts is located in Claddagh Place, at 1215 Main St., Rte. 38, Suite 119, Tewksbury. Hours are Monday, Tuesday, Wednesday, Friday, Saturday 9 a.m. to 6 p.m.; Thursday 9 a.m. to 8 p.m. Phone: (508) 640-1580.

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# Girls' gym back in title race

By Rick Harrison

It didn't take the Andover High girls' gymnastics team long to return to its winning ways, as the Lady Warriors followed a close loss to Dracut with a resounding 126.45 to 108.05 Merrimack Valley Conference dual meet romp over Chelmsford and an equally lopsided 121.00 to 87.60 rout of Lowell.

Those wins, coupled with Methuen's surprising victory over Dracut, threw the MVC title race up for grabs once again.

Andover, Dracut, Methuen and Chelmsford all have one loss entering this week's action.

Coach Julie Curtis' squad, 2-1-0 overall, returned to action yesterday at Wilmington and will compete at Billerica High next Tuesday night (7 p.m.).

The defending MVC champs return home a week from tomorrow, Jan. 29, for a key showdown with 37-point all-around Robin Beoley and Methuen.

## Andover-Chelmsford

Sophomore Irene Shui and senior Co-Captain Anne Milmoie led the assault against previously-unbeaten Chelmsford.

Shui was sensational with three first place finishes and Milmoie was marvelous as she captured the all-around title for the meet.

Irene was top scorer on the balance beam (8.20), in vaulting (8.20) and floor exercise (8.80).

Anne finished with 32.00 all-around, placing second in vaulting (7.95) and third in floor (8.35), on the uneven bars (personal-best 8.05) and on beam (7.65).

Other seconds for AHS were secured by sophomore Eveline Yang on bars (8.25) and

junior Stacy Thresher on beam (7.70).

Sophomore Marcie Lutsch continued her spot performances while she nurses a recurring back injury, placing fourth on both bars (7.75) and beam (7.30).

Sophomore Sara Weir was fourth in floor exercise (7.80), while other personal bests were turned in by senior Co-Captain Amanda Schaaake on beam (7.50) and sophomore Joan Sunderland in floor (7.05).

## Andover-Lowell

The Lady Warriors destroyed the Red Raiders by sweeping the top four places on bars, beam and in vaulting and taking the first three in floor exercise.

There were four different individual event winners, as Eveline Yang scored a personal-best 8.3 en route to first on the uneven bars, Irene Shui captured the balance beam competition with an 8.55, Anne Milmoie was the top vaulter at 7.9, and Sara Weir took floor exercise with an 8.15. Co-Captain Milmoie added second places on bars (7.6) and beam (8.15), Yang was runner-up in vaulting (7.85), and Weir tied for third on beam with a personal-best 7.25. Freshman Missy Famiglietti also tied for third on beam (7.25) and earned third place on bars (7.45). Co-Captain Amanda Schaaake was Andover's lone all-around performer against Lowell, finishing second in floor (7.6) and fourth on bars (6.1), beam (6.25) and in vaulting (7.5) for a 27.45 total.

Additional AHS thirds were taken by junior Kerry Brady in vaulting (7.55) and Joan Sunderland with a personal-best 7.35 in floor exercise.

Sophomore Kara Brady also performed well with a 6.45 for fifth place in floor.

# Ski team buries Haverhill

The Andover High girls' varsity ski team trounced Haverhill, 90-45, capturing seven of the top 10 places to key its most recent victory.

The leading racer for the Lady Warriors was freshman standout Jen Prudden, who finished third against the Hillies and 10th overall in the six-team North Shore Ski League meet at the Bradford Hill Ski Area.

Right on her heels were Lady Warriors Amanda Grasso (4th) and Kirstin Nowell (5th), while other Andover scorers included Emily Winters, Colleen Sherry, Jen Schapira, Christine Durant, Ashley Nowell, Katie Aeder and Jen Letch.

Andover, 2-1-0 overall, also dropped a close 74-61 decision to Masconomet Regional at the same

meet.

Jen Prudden grabbed fourth place against Masco, Amanda Grasso was fifth, Kirstin Nowell sixth, Emily Winters seventh, Colleen Sherry 11th, Jen Schapira 12th, Christine Durant 13th and Ashley Nowell 14th.

After the snowflakes settled North Andover remained undefeated atop the girls division with a 3-0-0 record, while Masconomet and Andover are tied for second, Haverhill and Methuen tied for fourth at 1-2-0 and Bishop Fenwick of Peabody sixth at 0-3-0.

This is the closest and most competitive the league has been in some time, with the Lady Warriors in definite title contention.

The Andover girls return to the slopes tomorrow against

undefeated North Andover and winless Bishop Fenwick (3:30 p.m. at Bradford).

## Andover JVs sweep

The Andover girls' junior varsity ski squad remained undefeated atop the league at 3-0-0, with the latest victims on the hit list Haverhill (43-12) and Masconomet Regional (46-9).

Allie Bicknell was the top AHS racer with a 28.52 clocking, while other scorers included Amy Strube, Heather Whiles, Danielle Rizzo, Danielle Spires, Amy Baggeroer and Amanda Nichols.

## NORTH SHORE SKI LEAGUE Girls Division WL

North Andover 3-0  
Andover 2-1  
Masconomet 2-1  
Haverhill 1-2  
Methuen 1-2  
Bish. Fenwick 0-3

## COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT

(SEAL) Case No. 186269

To: Robert A. Laroche and Joan D'Angelo of Andover and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Federal Home Loan Corporation, having a usual place of business in Maclean, Virginia claiming to be the holder of a mortgage covering real property in Andover, at 11 Kenilworth Street given Robert A. Laroche and Joan D'Angelo, to GMAC Mortgage Corporation of PA, dated June 19, 1988 and recorded with the Northern District of Essex Registry of Deeds, Book 2220, Page 303, now held by the Plaintiff by Assignment, has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 22nd day of February 1993, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, ROBERT V. CAUCHON, Chief Justice of said Court this 11th day of January, 1993.

Charles W. Trombly, Jr.  
Recorder

January 21, 1993

## COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT

(SEAL) Case No. 183991

To: Gordon C. Lewis, Jr., Donna L. Lewis, Dorothy E. Anderson and Lewis-Anderson Associates as Tenants in Partnership and the Estate of Donald Anderson and/or heirs, devisees or legal representatives of Donald Anderson and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Andover Bank a duly existing corporation having a usual place of business in Andover, MA claiming to be the holder of a mortgage covering real property in Andover numbered Unit 4, 11 Crescent Drive, Andover Gardens Condominiums given by Gordon C. Lewis, Jr., Donna L. Lewis, Donald Anderson, Dorothy E. Anderson d/b/a Anderson-Lewis Associates as Tenant in Partnership to Andover Savings Bank n/k/a Andover Bank dated December 24, 1987, recorded with the Essex County Registry of Deeds, Northern District, Registry District of the Land Court as document #44511 as noted on Transfer Memorandum of Unit Ownership No-166, in Book U2, Page 166, has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 15th day of February 1993, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, JOHN E. FENNOTT, JR., Chief Justice of said Court this 29th day of December 1992.

Charles W. Trombly, Jr.  
Recorder

January 21, 1993

## ADVERTISEMENT

Sealed proposals for furnishing the following will be received at the Office of Central Purchasing, Andover Town Offices, West Wing, Bartlett Street, Andover, Massachusetts 01810 until the time specified below at which time the proposals will be publicly opened and read:

### ITEM

Proposal No. 010/1-93/141  
Printing of the Town of Andover Finance Committee Report

### OPENING

Wednesday, February 3, 1993  
2:30 P.M.

Specifications and bid forms may be obtained at the Office of Central Purchasing, Andover Town Offices, West Wing, Bartlett Street.

Andover is an affirmative action/equal opportunity purchaser.

John W. Aulson  
Purchasing Agent  
January 21, 1993

## OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M. on the petition of GEORGE A. BROOK-FISHER, 15 Webster Street, Andover, Ma. for a special permit under Article VIII, Section IV.B.50.(a) of the Zoning By-Law and a variance from the requirements of Article VIII, Section V.I.N. of the Zoning By-Law to allow an amateur communications tower which will not meet minimum setback requirements.

Premises affected are located at 15 WEBSTER STREET, Andover, Ma. in a Single Residence C district and is shown on Assessor's Map 128 as Lot 25.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

## COMMONWEALTH OF MASSACHUSETTS THE TRIAL COURT THE PROBATE AND FAMILY COURT

Essex Division  
Docket No. 93P 0049-E1

Estate of LEO F. DALEY, otherwise known as LEO FRANCIS DALEY late of Andover in the County of Essex.

### NOTICE

A petition has been presented in the above-captioned matter praying that a certain instrument be probated purporting to be the last will of said deceased LEO F. DALEY of Winchester in the County of Middlesex and DANIEL DALEY of Manchester in the County of Essex, praying that they be appointed executors thereof, without giving a surety on their bond, and to the ATTORNEY GENERAL of said COMMONWEALTH.

If you desire to object to the allowance of said petition, you or your attorney should file a written appearance in said Court at Salem on or before 10:00 in the forenoon on FEBRUARY 16, 1993.

In addition you should file a written statement of objections to the petition, giving specific grounds therefore, within thirty (30) days after the return day (or such other time as the Court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Thaddeus Buckzo, Esquire, First Justice of said Court at Salem, the twelfth day of January in the year of our Lord one thousand nine hundred and ninety-three.

Everett C. Hudson  
Register of Probate  
January 21, 1992

## TOWN OF ANDOVER



## PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, February 9, 1993, at 7:30 p.m. in the Third Floor Conference Room, Town Office Building, Bartlett Street, on a 6-Lot definitive subdivision plan entitled Farmham Estates, on property owned by Morey & Dejour situated off Chandler Circle, said plan and associated documents are on file at the Andover Planning Department and may be examined between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

January 21 & 28, 1993

## OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M. on the petition of INDOOR PLAYGROUNDS, Inc., 4 Dartmouth Road, Andover, Ma. for a variance from the requirements of Article VIII, Section IV.B.18 of the Zoning By-Law and/or a special permit under Article VIII, Section IV.B.9 of the Zoning By-Law to allow an indoor playground.

Premises affected are located at 16 HAVERHILL STREET, Andover, Ma. in an Industrial A district and is shown on Assessor's Map 35 as Lot 7.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

## OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M. on the petition of PAULA L. GRONQUIST, 261 Salem Street, Andover, Ma. for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow an addition to the rear of a non-conforming dwelling.

Premises affected are located at 261 SALEM STREET, Andover, Ma. in a Single Residence C district and is shown on Assessor's Map 28 as Lot 6.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

## OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M. on the petition of DIGITAL EQUIPMENT CORPORATION, 111 Powdermill Road, Maynard, Ma. for a variance from the requirements of Article VIII, Section VI.B.3.1.(1) of the Zoning By-Law to allow a temporary real estate sign which exceeds the size requirements.

Premises affected are VACANT LAND WITH FRONTAGE ON INTERSTATE I-93, Andover, Ma. in an Industrial D district and is shown on Assessor's Map 165 as Lot 4.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

# OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, IN MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M., on the petition of GARY BEDARD, 5 North Street, Andover, MA for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow an alteration or extension to an existing two-family dwelling and/or a variance from the requirements of Article VIII, Section IV.B.3.a. of the Zoning By-Law for the conversion of a one or two family dwelling.

Premises affected are located at 5 NORTH STREET, Andover, MA, in a Single Residence C district and is shown on Assessor's Map 105 as Lot 4.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

# OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, IN MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M., on the petition of MICHELLE GATH, 38 Andover Street, Andover, MA for a variance from the requirements of Article VIII, Section VI.B.3.1.(2) of the Zoning By-Law to allow an overhanging sign.

Premises affected are located at 38 ANDOVER STREET, Andover, MA, in an Industrial D district and is shown on Assessor's Map 93 as Lot 3A.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

# OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, IN MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M., on the petition of DAVID & DIANE RUMMEL, 93 Haverhill Street, Andover, MA for a variance from the requirements of Article VII, Section VII.A.1 of the Zoning By-Law to allow the extension of a family room and the addition of a deck which will not meet minimum dimensional requirements.

Premises affected are located at 93 HAVERHILL STREET, Andover, MA, in an Single Residence A district and is shown on Assessor's Map 19 as Lot 96.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

# OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, IN MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M., on the petition of RALPH STEWART, 71 School Street, Andover, MA for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the addition of a deck which does not meet minimum setback requirements.

Premises affected are located at 71 SCHOOL STREET, Andover, MA, in a Single Residence A district and is shown on Assessor's Map 55 as Lot 34.

C. RYAN BUCKLEY,  
CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

# TOWN OF ANDOVER



PLANNING BOARD  
Notice is hereby given that a public hearing will be convened on Tuesday, February 9, 1993, at 7:30 p.m., in the Third Floor Conference Room, Town Office

# MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE PREMISES:

3 Topping Road  
Andover, MA 01810

By virtue and in execution of the POWER OF SALE contained in a certain MORTGAGE given by Paul M. Turenne and Judith A. Turenne to Northeastern Mortgage Company, Inc. dated October 18, 1990, and recorded with the Essex County (Northern District) Registry of Deeds in Book 3176 Page 230 of which the undersigned Federal National Mortgage Association is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be SOLD at PUBLIC AUCTION at 11:00 a.m., on February 19, 1993 upon the mortgaged premises:

3 Topping Road  
Andover, MA 01810  
as described below, all and singular the premises described in said mortgage.

TO WIT: The land with the buildings thereon situated in Andover, Essex County, Massachusetts, comprising lots numbered eighty-one (81), eighty two (82) and eighty three (83) on plan entitled, "Topping Terrace, Shawheen Village, Andover, Mass., Horace Hale Smith, Engineer, August 1921" recorded with North Essex Registry of Deeds as Plan No. 479, more particularly bounded and described as follows:

NORTHWESTERLY by Corbett Road, eighty four and 2/10 feet, more or less;

NORTHERLY: by Topping Road, one hundred forty and 94/100 feet;

EASTERLY: by lot eighty (80), as shown on said plan, eighty feet; and

SOUTHERLY: by land now or formerly of Edward Topping, one hundred sixty seven and 20/100 feet.

TERMS OF SALE: Said premises will be sold and conveyed subject to any and all outstanding municipal or other public taxes, tax titles, assessments, liens or claims in the nature of liens, rights of tenants and parties in possession, and existing encumbrances of record, if any, which take precedence over the said mortgage above described and also to all laws and ordinances including but not limited to, all building and zoning ordinances.

The highest bidder shall be required to deposit the amount of \$5,000.00 by cash, certified check, bank treasurer's check or bank cashier's check at the time and place of the sale. The balance of the purchase price shall be paid in or within 60 days thereafter at the Law Offices of Elliott S. Hopkins, 255 Bear Hill Road, Waltham, MA 02154. Other terms to be announced at the sale.

LAND COURT CASE NUMBER: 198556  
PRESENT HOLDER OF SAID MORTGAGE:  
Federal National Mortgage Association  
3900 Wisconsin Avenue N.W.  
Washington DC 20016  
AUCTIONEER: Hatfield Associates (AB)

January 21 & 21, February 4, 1993

# MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE PREMISES: 15 Sagamore Drive Andover, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Paul R. Lunardo and Norma L. Lunardo to U.S.A. 1 Financial Services, Inc. dated May 30, 1990, and recorded with Essex County (Northern District) Registry of Deeds in Book 3115, Page 16, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 10:00 A.M., on the 17th day of February, A.D., 1993, upon the mortgaged premises, 15 Sagamore Drive, Andover, Massachusetts, as described below, all and singular the premises described in said mortgage.

To wit:

The land in Andover, Essex County, Massachusetts, with the buildings thereon situated on the westerly side of Sagamore Drive and being shown as Lot 29, on a plan entitled "Plan of Land in Andover, Massachusetts, belonging to Roy R. Farr, Scale: 60' = 1", May 4, 1960 and recorded with Essex North District Registry of Deeds as Plan 4095" and also shown on Plan entitled "Easement Change only for plan 4095 on Lots 29 and 30 and recorded as Plan 4417", bounded and described as follows:

Beginning at the Northeastly corner thereof at Lot 30 and thence

SOUTHERLY by Sagamore Drive 185.41 feet, more or less to Lot 28 on said plan; thence

WESTERLY by Lot 28 on above mentioned Plan, 235.00 feet to other land of Academy Acres; thence

NORTHERLY by other land of Academy Acres, 185.53 feet to Lot 30 on said plan; thence

EASTERLY by Lot 30, 234.25 feet to Sagamore Drive and the point of beginning.

Subject to an Easement for utility and storm drainage purposes as recorded in said Registry and shown as Plan No. 4417.

TERMS OF SALE: Said premises will be sold and conveyed subject to all outstanding municipal or other public taxes, tax titles, assessments, liens or claims in the nature of liens, rights of tenants and parties in possession, and existing encumbrances of record, if any, which take precedence over the said mortgage above described.

Building, Bartlett Street, on a petition submitted by Morey & Delourey for a Special Permit to Remove/Regrade earth materials associated with a proposed 6-Lot subdivision known as Farnham Estates, on property of the petitioners situated off Chandler Circle, said petition is on file at the Andover Planning Department and may be examined between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

January 21 & 28, 1993

FIVE THOUSAND DOLLARS and NO/100 (\$5,000.00) must be paid by certified, bank, treasurer's or cashier's check at the time and place of the sale by the purchaser as a deposit. The balance of the purchase price is to be paid in cash, or by certified check, bank cashier's check or bank treasurer's check within 30 days thereafter at the Law Offices of Shapiro & Krelman, 492 Old Connecticut Path, Framingham, MA 01701 (508) 872-0221.

Other terms to be announced at the sale

Land Court Case Number 184052

CENTRUST MORTGAGE CORPORATION  
PRESENT HOLDER OF SAID MORTGAGE  
January 21 & 28, February 4, 1993

# MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Donald W. Ryan and Sheila A. Ryan to Citicorp Mortgage, Inc., dated December 21, 1989, recorded with Essex County (Northern District) Registry of Deeds, Book 2864, Page 050, of which mortgage the undersigned is the present holder, for breach of conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 2:00 P.M. on February 2, 1993, on the mortgaged premises as below described, being known as 21 Charlotte Drive, Andover, Essex County, Massachusetts, all and singular the premises described in said mortgage.

To wit:

A certain parcel of land with the buildings thereon situated in Andover, Essex County, Massachusetts and shown as Lot 3 on Plan of Land entitled "Subdivision & Acceptance Plan, Charlotte Circle, Andover, Mass., October 14, 1983" which plan is recorded with North District of Essex Registry of Deeds as Plan No. 9377 bounded and described as follows:

EASTERLY in a curved line by Charlotte Circle, 80.00 feet;

SOUTHEASTERLY by Lot 4, 267.78 feet; and by land now or formerly of the Town of Andover 57.66 feet;

SOUTHWESTERLY by Parcel "A" and Parcel "E", 264.82 feet; and

NORTHWESTERLY by Lot 2, 256.27 feet;

All as shown on said plan and containing 45,027 square feet according to said plan. While said street shown on said Plan as Charlotte Circle, it was accepted as a public way at the 1985 Andover Town Meeting as a portion of Charlotte Drive.

Being a portion of the premises conveyed to the Grantor Corporation by deed of Lewis P. Nason and Attley M. Nason dated March 23, 1984, and recorded with said Registry of Deeds, Book 1768, Page 245.

This conveyance is made subject to easements shown on said plan and to any other easements, restrictions, conditions, rights of way and reservations of record to the extent the same are in force and applicable.

Being all and the same premises conveyed to Mortgagors by Wyncrest Development Corporation by Deed dated May 6, 1985 and recorded with Essex North District Registry of Deeds in Book 1967, Page 111.

The above premises will be sold subject to all outstanding tax titles, municipal or other public taxes, assessments, betterments, or liens, if any.

# TERMS OF SALE

Ten Thousand (\$10,000.00) Dollars will be required to be paid in cash or by Bank Cashiers Check or Bank Treasurers Check or Certified Check by the Purchaser at the time and place of sale as earnest money. The balance of the purchase price is to be paid in cash or by Bank Cashiers Check or Bank Treasurers Check or Certified Check upon delivery of the deed within twenty (20) days of the date of sale. Other terms will be announced at the sale.

Citicorp Mortgage, Inc.  
PRESENT HOLDER  
OF SAID MORTGAGE  
By Its Attorney  
Donald H. Carvin

Dated: December 31st, 1992

From the office of:  
Donald H. Carvin, Esquire  
44 Adams Street  
P.O. Box 9074  
Bainbridge, MA 02184  
(617) 848-4140  
634468A

January 7, 14 & 21, 1993

# MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by James L. Landry and Patricia A. Landry to Fleet Mortgage Corp., dated April 23, 1987, recorded with Essex County (Northern District) Registry of Deeds of the Land Court as Document No. 42991 as noted on Certificate of Title No. 8998 of which mortgage the undersigned is the present holder, for breach of conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction at 11:00 a.m. on Tuesday, February 9, 1993, on the mortgaged premises as below described, all and singular the premises described in said mortgage being known as 9 Woodcliff Road, Andover, Massachusetts, and being described as follows:

To Wit:

The land at 9 Woodcliff Road, Andover, Essex County, Massachusetts, being shown as Lot 59 on Land Court Plan No. 18975B, dated April, 1946, a copy of which is filed with the Essex North District Registry of the Land Court, with Certificate of Title No. 3995 in said Registry.

Together with the right to use the sewer line set forth in Certificate of Title No. 3996.

Together with the right to use the private way or ways shown on the above mentioned plan for purposes ingress and egress to and from accepted streets of the Town of Andover.

# SAID PREMISES ARE SUBJECT TO THE FOLLOWING ENCUMBRANCES:

1. Easement reserved in a deed from Frederick A. Higgins, et al., dated September 29, 1953, filed with said Registry District as Document No. 11953.

2. Easement to New England Telephone and Telegraph Company, dated October 27, 1953, filed with said Registry District as Document No. 11999.

3. Easement to Lawrence Electric Company, dated October 27, 1953, filed with said Registry District as Document No. 11999.

4. Easement to Lawrence Electric Company, dated January 22, 1954, filed with said Registry District as Document No. 12129.

5. Restrictions set forth in a deed from William V. Heard, dated August 23, 1955, filed with said Registry District as Document No. 13138.

The above premises will be sold subject to all outstanding tax titles, municipal or other public taxes, assessments, betterments or liens, if any.

# TERMS OF SALE

Five Thousand (\$5,000.00) Dollars will be required to be paid in cash or by Bank Cashiers Check or Bank Treasurers Check by the Purchaser at the time and place of sale as earnest money. The balance of the purchase price is to be paid in cash or by Bank Cashiers Check or Bank Treasurers Check within thirty (30) days from the date of the sale to Perlman, Rubin & Stein, P.C., 25 Brintree Hill Office Park, Suite 204, Brintree, Massachusetts. Other terms will be announced at the sale.

FLEET MORTGAGE CORP.  
PRESENT HOLDER OF SAID MORTGAGE  
By Its Attorney

Robert A. Crompton, Esquire  
Perlman, Rubin & Stein, P.C.  
25 Brintree Hill Office Park  
P.O. Box 9193  
Brintree, MA 02184  
(617) 848-8411  
Date: January 6, 1993  
January 14, 21, 28, 1993

# MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Gordon C. Lewis, Jr. and Donna L. Lewis, Husband and Wife and Earl T. Carollers and Sandra F. Carollers, Husband and Wife, doing business as Lewis-Carollers Associates as tenants in partnership to ANDOVER SAVINGS BANK, now known as ANDOVER BANK, a corporation duly established under the laws of the Commonwealth of Massachusetts, having its usual place of business in Andover, Essex County, in said Commonwealth dated July 25, 1986 and duly recorded with the Essex County, Northern District, Registry of Deeds of the Land Court, issued as document number 40742 and noted on Certificate of Title No. U-230, in Book U2, Page 230, of which mortgage the undersigned, ANDOVER BANK formerly known as ANDOVER SAVINGS BANK, is the present holder, for breach of conditions contained in said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction on February 5, 1993 at 11:00 a.m., all and singular, the premises described in said mortgage, to wit:

That certain condominium unit situate in Andover in the County of Essex and Commonwealth of Massachusetts, designated as follows: Unit No. 2 as described in the aforesaid Master Condominium Certificate of Title and in the Master Deed, Document No. 30023 and indicated on Condominium Plan No. 149281-1. Together with an undivided fractional interest in the common areas as set forth in the Master Condominium Certificate and Master Deed and as they may be or have been lawfully amended under the provisions of said Chapter 183A.

Subject to and with the benefit of all easements as set forth in said Master Condominium Certificate and Master Deed.

And it is further certified that the land described in said Master Condominium Certificate is under the operation and provisions of Chapter 185 of the General Laws, and any amendments thereto, and that the interest of said mortgagors

to said unit is set forth under Section 3 of said Chapter 183A, subject, however, to any of the encumbrances mentioned in Section forty-six of said Chapter 185 of General Laws, and any amendments thereto; which may be subsisting, and subject also to any unregistered variances from the applicable unit plans, and to the existence at any time of the building containing the unit.

Being the same premises conveyed to the mortgagors herein by Charles E. Miracle and Judith L. Miracle by Unit Deed recorded as Document Number 40741. For Mortgagors title see Transfer Memorandum of Unit Ownership No. U-230, recorded with the Essex County, Northern District, Registry of Deeds of the Land Court, in Book U2, Page 230.

Said premises will be sold subject to and/or with the benefit of any and all restrictions, easements, improvements, covenants, outstanding tax titles, municipal or other public taxes, condominium association fees, assessments, liens or claims in the nature of liens, and existing encumbrances of record created prior to the mortgage, if any there be.

Said premises will also be sold subject to all leases and tenancies having priority over said mortgage, to tenancies or occupation by persons on the premises now and at the time of said Auction which tenancies or occupation are subject to said mortgage, to rights or claims in personal property installed by tenants or former tenants now located on the premises, and also to all laws and ordinances including, but not limited to, all building and zoning laws and ordinances.

THE PREMISES WILL BE OFFERED FOR SALE ON FEBRUARY 5, 1993 AT 11:00 A.M. ON THE MORTGAGED PREMISES HAVING A STREET ADDRESS OF UNIT 2, 11 CRESCENT DRIVE, ANDOVER GARDENS CONDOMINIUM, ANDOVER, MASSACHUSETTS.

TERMS OF SALE  
The highest bidder shall be required to deposit cash, bank treasurer's check, or certified check in the amount of FIVE THOUSAND (\$5,000.00) DOLLARS at the time and place of said sale.

The balance of the purchase price on the sale of the premises shall be paid in cash, or by bank treasurer's check, or certified check in or within thirty (30) days thereafter. The deed for the premises sold shall be transferred upon the timely payment to Andover Bank of the balance of the purchase price. The successful bidder at the sale shall be required to sign a Memorandum of Terms of Sale, containing the above terms at the Auction Sale.

In the event that the successful bidder at the foreclosure sale defaults in purchasing the within described property, according to the terms of this Notice of Sale, and/or terms of the Memorandum of Sale executed at the time of foreclosure auction, the Mortgagee reserves the right to sell the property by foreclosure deed to the second highest bidder, providing that said second highest bidder, shall deposit with the mortgagee, the amount of the required deposit as set forth herein, within three business days after written notice of the default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty-one (21) days.

The mortgagee reserves the right to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at an adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Other terms to be announced at the time and place of the sale. Dated at Andover, Massachusetts on January 7, 1993.

ANDOVER BANK  
formerly known as  
ANDOVER SAVINGS BANK  
By Its Attorney  
LAW OFFICE OF MARK S. JOHNSON  
By: Linda A. O'Connell, Esq.  
12 Chestnut Street  
Andover, MA 01810  
(508) 475-4498

January 14, 21, 26, 1993



### Story idea? Call the editor at 475-1943.

#### OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, on THURSDAY, February 4, 1993 at 6:30 P.M. on the petition of JDT, Inc., GENERAL PARTNER OF TAGE ASSOCIATES LIMITED PARTNERSHIP, 131 River Road, Andover, Ma. as a party aggrieved for the denial of a permit for a sign which contains pricing; as a party aggrieved by the Building Inspector's interpretation of Section VI.B.2.c. for clarification of decision #2041 or for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow changes to the sign at Interstate I-93.

Premises affected are located at 131 RIVER ROAD, Andover, Ma. in an Industrial D district and is shown on Assessor's Map 165 as Lot 1D. C. RYAN BUCKLEY, CHAIRMAN  
BOARD OF APPEALS  
January 21 & 28, 1993

#### Recycle

**DO YOU HAVE** an item or items that you no longer need, but that would be useful to someone else, something you'd be willing to give away if someone would come get it? For instance: boxes, storm windows, a child's bicycle, cardboard boxes, an old set of dishes. You can list your recyclable items in the Townsman's newest classified section: "RECYCLE". (FREE of charge!) It's a way to clean up your place while acknowledging the world is running out of landfill space. Simply write us listing your recyclables and we'll print them in the paper. No phone calls please.

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**ADVERTISE...IT WORKS!** Your service listed here puts you in touch with thousands of interested readers. Call our Classified Department at 475-1943.

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**MODERN BRIDAL GOWN** for sale. One year old, size 6-8 complete with headpiece. Long sleeve Bustier top w/lace covering. Fitted to hips, low v-back w/bow. Forehead piece with side flowers, back poof and chapel veil. Paid \$2400; Asking \$800 or best offer. 475-1005.

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**ST. JUDE'S NOVENA.** May the Sacred Heart of Jesus be adored, glorified, loved and preserved throughout the world now and forever. Sacred Heart of Jesus, pray for us. St. Jude, worker of miracles, pray for us. Say this prayer 9 times a day, by the 8th day, your prayers will be answered. It has never been known to fail. Publication must be promised. My prayers have been answered. J.M.B.

#### Summer Camps

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  - Stained and water damage
- Day or Evening  
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# PROPERTY TRANSFERS

## ANDOVER

The following is a list of properties in Andover that sold from Dec. 18 to Dec. 28.

- 1 Allen L. Townsend bought **Durham Drive, Lot 9**, for \$150,000 from John W. Watson Jr.
- 2 Richard Geraci bought **20 North St., Lot 1A**, for \$195,000 from Kevin C. Lynch. The mortgage is with Winchester Cooperative Bank.
- 3 Bruce A. Bouchard bought **6 Cobblestone Lane, Lot 2**, for \$350,000 from Hawk Ridge Limited Partnership. The mortgage is with Prudential Home Mortgage Co. Inc.
- 4 James W. Martin bought **16 Lincoln Circle, Lot 7**, for \$190,500 from Stephen C. Anthony. The mortgage is with Stoneham Cooperative Bank.
- 5 Stephen C. Anthony bought **10 Bradley Road, Lot 8**, for \$238,000 from David C. Currier. The mortgage is with Andover Bank.
- 6 Barbara Yacoubian bought **27 Enmore St.**, 4 PCLS for \$166,500 from Winifred S. Gerrish. The mortgage is with East Boston Savings Bank.
- 7 Nancy L. Peatman bought **92 High Plain Road, Lot 1**, for \$125,000 from Northey Realty Trust. The mortgage is with Andover Bank.
- 8 William A. Mason III bought **119 Rattlesnake Hill Road, Lot 1** for \$272,000 from Cynthia J. Bohaker. The mortgage is with Andover Bank.
- 9 Robert G. Coffill bought **7 Quail Run, Lot 12A**, for \$235,000 from Richard P. Skipton. The mortgage is with Great Western Mortgage Corp.
- 10 Michael S. Massey bought **16 Knollcrest Drive, Lot 10**, for \$408,000 from Brenda B. Rand.

The mortgage is with Andover Bank.

- 11 Hsiang-Ai Yu bought **5 Brown St., Lot 7**, for \$250,000 from Ralph D. Rossetti. The mortgage is with Great Western Mortgage Corp.
- 12 Sahana Bhunia bought **58 Juniper Road, Lot 15**, for \$212,000 from Laurence B. Tiney. The mortgage is with Andover Bank.
- 13 Matthew D. Crane bought **6 Twin Brooks Circle** for \$210,000 from James Walter Durham. The mortgage is with Andover Bank.
- 14 Elizabeth Terlizzi bought **70 Morton St., Lot A**, for \$190,678 from Helen West.
- 15 Charles Denczo bought **8 Old County Road, 2 PCLS** for \$177,000 from Janet L. Howard. The mortgage is with Andover Bank.
- 16 Frank B. Bayliss Jr. bought **35 Washington Ave.** for \$120,000 from Doris M. Bayliss. The mortgage is with Andover Bank.
- 17 Michael Jacques bought **16 Stoneybrook Circle, Lot 45**, for \$399,500 from North Andover Realty Corp. The mortgage is with Fleet Real Estate Funding Corp.
- 18 Christine A. Estabrook bought **3 Bryan Lane, Unit 14**, for \$146,000 from Andover Bank. The mortgage is with Andover Bank.
- 19 Natalya Stoleran bought **Unit 109, Balmoral Avenue**, for \$82,000 from Don H. Pickrell. The mortgage is with First Eastern Mortgage Corp.
- 20 Jack R. Morey Jr. bought **Unit 203, Railroad Street**, for \$98,800 from Sixty-Three Atlantic Avenue Limited Partnership.

The mortgage is with Fleet Real Estate Funding Corp.

- 21 Choon Sooi Tan bought **Unit 505, Railroad Street**, for \$108,500 from Sixty-Three Atlantic Avenue Limited Partnership. The mortgage is with Fleet Real Estate Funding Corp.
- 22 Seventy One Main Street Realty Trust bought **77 Main St.** for \$427,500 from United States Postal Service.
- 23 Loretta Grogan bought **108 Dascomb Road, Lot 3**, for \$185,000 from Fulton-Wacome Realty Trust.
- 24 Theresa S. Earle bought **38A Maple Ave., Unit 2**, for \$68,200 from Lawrence Savings Bank. The mortgage is with First Eastern Mortgage Corp.
- 25 Childrens Realty Trust bought **One Elm Square, Unit 2B**, for \$78,600 from Sanford A. Kaufman. The mortgage is with Andover Bank.
- 26 James J. Souza bought **5 Chickering Court** for \$134,000 from George J. McCafferty. The mortgage is with Enterprise Bank & Trust Co.
- 27 Carol E. Barham bought **Unit 402, 22 Railroad St.**, for \$105,900 from Sixty-Three Atlantic Avenue Limited Partnership. The mortgage is with Norwest Mortgage Inc.
- 28 Patricia C. Kelling bought **38 Burnham Road** for \$81,000 from Thirty-Eight Burnham Road Realty Trust. The mortgage is with First Essex Savings Bank.

## NORTH ANDOVER

The following is a list of properties in North Andover that sold during the same period.

- 1 Diana L. Seid bought **1492 Turnpike Street, Lot 5**, for \$117,000 from Andover Bank. The mortgage is with Medallion Mortgage Co.
- 2 Stewart M. Gutoff bought **Stagecoach Road, Lot 28**, for \$295,000 from First Essex Savings Bank of New Hampshire. The mortgage is with Andover Bank.
- 3 Barbara G. Brandes bought **103 Farrwood Ave., Unit 103FW-1**, for \$45,000 from Joseph J. Salemi. The mortgage is with Independence One Mortgage Corp.
- 4 Bestway Realty Trust bought **90 Sutton St.** for \$600,000 from Federal Deposit Insurance Corp. RCVR.
- 5 Belford Homes, Inc. bought **South Bradford Road, Lot 23A**, for \$105,000 from Malin Trust.
- 6 Alexander Stachtliarist bought **Ironwood Road, Lot 3**, for \$250,509 from G & Z Development Corp. The mortgage is with Andover Bank.
- 7 Michael Salvaggio bought **Fernview Avenue, Unit 70FV-10**, for \$99,900 from New Heritage Trust. The mortgage is with Fleet Real Estate Funding Corp.
- 8 James A. Pangakis bought **Pineridge Road, Lot 13**, for \$58,500 from Taber Corp. The mortgage is with Danvers Savings Bank.
- 9 Gail E. Lombard bought **33 Kingston St., Unit 103**, for \$68,000 from James C. Kostoulakos. The mortgage is with Andover Bank.
- 10 Claire L. O'Brien bought **276 Mass Ave., Lot 10**, for \$135,000 from Ann E. Hickman. The mortgage is with Family Mutual Savings Bank.

Source: Essex County Registry of Deeds, Laurence branch.

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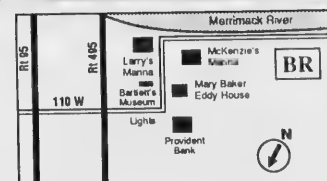
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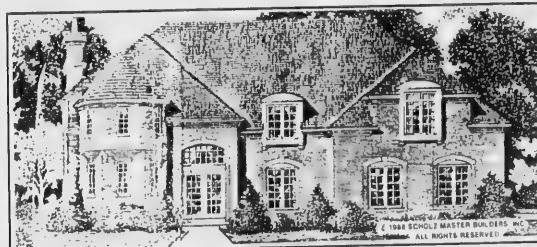
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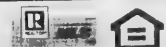


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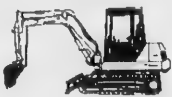


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**ANTIQUES -** Anything old Marbletop, Walnut, Grape and Rose Carved Furniture, Glass, China, Silver, Jewelry, Clocks, Prints, Frames, Guns, Coins, Furniture, Etc. William F. Graham, Jr. 149 Golden Hill Ave., Haverhill, Mass. Tel. 372-3708, will call to look.

**ANTIQUES BOUGHT.** Single items or whole estates. Furniture, paintings or collectibles. We pay the most for old or used oriental rugs. Call Paul or Rose at 475-4676.

**OLDE FRIENDS-** Estate and Moving Sales- Complete services- "Broom Clean". Nancy Finnemore 664-2253.

# CALL COLDWELL BANKER

## NORTH ANDOVER



**MAGNIFICENT** Center Entrance Colonial featuring 5 bedrooms, 3 baths plus so much more...Motivated seller looking for offers! Dir: Salem St. to Dale St. to 291 Appleton St.

## ANDOVER



**SUNNY, SPACIOUS** 2 bedroom condo at "Washington Park". Has parquet floors, large living room, eat-in kitchen, master bedroom with bath and dressing area plus second bedroom and bath. **\$129,900**

## OPEN HOUSE SUNDAY 1-3 17 GREY BIRCH ROAD ANDOVER



**EXCEPTIONAL** 8 room, 4 bedroom, 2 1/2 bath brick front Colonial in pristine condition. Executive neighborhood, easy access to highways. **\$289,900**

## ANDOVER



**ENJOY THE CHARM OF BYGONE DAYS** in this 1st floor condo at "Balmoral" with tall windows, high ceilings and a spiral staircase in living room to a spacious loft. **\$84,500**

## OPEN HOUSE SUNDAY 1-3 116 MAIN STREET ANDOVER



Beautifully restored in-town Victorian located in Academy area. Home features fireplaced modern eat-in kitchen overlooking enclosed brick patio, oversized fireplaced formal dining room with plenty of built-ins, fireplaced family room, Master bedroom suite with Cathedral ceiling and private bath, heated inground pool all on 3/4 acre lot. **\$479,900**

## NORTH ANDOVER



**PICTURE PERFECT PONDVIEW** from this delightful 2 bedroom townhouse condo at "Millpond." Lovely fireplaced living room with neutral colors throughout is so appealing. 1 car garage plus a relaxing patio provide for condo living at its best. **REDUCED TO \$132,000**

## ANDOVER

### RENTAL

**ANDOVER - 2 bedroom** Townhouse style apartment on busline to Boston. Near Phillips Academy, light and bright.

**\$650.00 plus utilities.**

## Gurry Real Estate

28 Elm St., Andover, MA 01810

475-8500



**YOUNG PROFESSIONAL** motivated couple seeking 3 to 4 bedroom cape/colonial home in Andover (preferably intown.) If you have been thinking of selling your home call 474-8644.

#### Garage Sales

**ANDOVER MOVING SALE-** 16 Coolidge Road, Saturday and Sundays 1/23 and 1/24, 10am-3pm. Household goods, good things.

#### Condos for Sale

**ANDOVER-** 3 bedroom condo at Andover Gardens. Heat included in fee. Pool, excellent condition. \$69,900. Call 474-8919.

#### Houses for Sale

**ANDOVER BY OWNER.** 3 bedroom cape in Shawsheen Village on 1/3 acre. Move-in condition. Outstanding neighborhood! \$157,500. Call for appointment 474-0744.

**HANDYMAN'S SPECIAL-** Duplex, 4 and 5 rooms. Excellent location near Phillips Academy. Owner financing. \$149,000. Call 475-5063.

**NORTH ANDOVER-NEW PRICE** \$725,000. Great Pond Road, 11 room home, inground pool, auto sprinkler system, riding corral complete w/stable, 3+ private acres. Perfect for installing tennis court. MCMANUS REAL ESTATE 508-525-2426.

#### Condos for Rent

**AVAILABLE IMMEDIATELY.** Cute first floor unit at \$525 including heat and hot water. Good location and amenities. Call DeWolfe New England at 475-8600.

#### Apartments for Rent

**A NEW LISTING!** 4 rooms in excellent location near Phillips Academy and downtown. 508-352-8576.

**AA ANDOVER ACCOMMODATIONS** Rentals: Two bedroom, Washington Park \$750/month heated. North Andover two bedroom in two family, washer/dryer, yard. \$650/mo. Others. 689-0139.

**ANDOVER-** 2 bedroom townhouses. Convenient to center. Available immediately. Off-street parking. \$675 and \$700/per month. Call 664-5547.

**ANDOVER-** 2-1/2 rooms in antique Colonial. Fireplaced living room, modern kitchen and bath. Close to transportation. Parking. No pets. \$590/month heated. 475-8217.

**ANDOVER-** Charming carriage house in residential area, close to town. Two bedrooms, garage. \$725/month plus utilities. Call 475-4927.

**ANDOVER-** Luxury studio one and two bedrooms from \$450 including heat and hot water, pool, tennis, parking, laundry and storage. Convenient location. Call 9:30am-5:30pm Mon-Fri. 475-3073 Sat. 9:00am-5:00pm.

Josette Adams  
Amy Carlton  
Kirk Clarke  
Paula Cohen  
Linda Diorio  
M. Pete Dorsey  
Kathy Edholm  
Helen Herrmann  
Jack Hewitt

Sue Keller  
Young Lee  
Joan Lewis  
Mary Kay Munsterteiger  
Dotti Rossetti  
Joseph B. Doherty, Jr.  
Christopher S. Doherty  
Jane Doherty

**J.B.**  
**DOHERTY**  
ASSOCIATES

**J.B. DOHERTY ASSOCIATES**  
12 BARTLET STREET  
ANDOVER, MA 01810  
470-1200



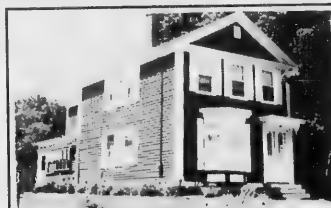
1 \$129,900



4 \$259,900



7 \$379,900



2 \$179,900



5 \$265,900



8 \$575,000



3 \$210,000



6 \$289,900



9 \$620,000

**1 NORTH ANDOVER.** Affordable home for large family with 4 bedrooms and 2 baths, conveniently located to schools, playgrounds and I-495. Hardwood floors and plenty of storage space. Great potential for in-law set-up. **Exclusive**

**4 NORTH ANDOVER.** Fabulous family neighborhood with mature, private wooded setting. 4 bedrooms, bonus room and finished lower level. Hardwood floors. Convenient to highways. **Exclusive**

**7 ANDOVER. OPEN HOUSE SUNDAY 1:00-3:00.** Cedar's Edge, 9 room Colonial in Andover's nicest new subdivision. This open foyer floor plan in a cul-de-sac setting offers spacious rooms, over 3,200 square feet of living space and special features, including a second-floor laundry and a first floor office/den. Call for an appointment. **Exclusive**  
Dir: Off River Rd.

**2 ANDOVER.** Walk to train from this immaculate 7 room, 3 bedroom Colonial. Large country kitchen with breakfast nook and first floor laundry. Formal living room with fireplace and built-ins. Master suite with fireplace and ample storage. Terrific value. **Exclusive**

**5 ANDOVER.** Special antique in wonderful family neighborhood within walking distance to town. 4/5 bedrooms, screened farmer's porch, inground pool and beautifully maintained grounds. **Exclusive**

**8 ANDOVER. OPEN HOUSE SATURDAY AND SUNDAY 1:00-3:00.** Spectacular 10 room home under construction. First floor, den, family room and great room. Extraordinary kitchen, 3 1/2 baths and 3 car garage, central air, town sewer, great neighborhood. **Exclusive**  
Dir: Country Club Estates.

**3 ANDOVER.** Appealing, well maintained 7 room ranch located on private level lot at end of cul-de-sac. three spacious bedrooms, 2 1/2 baths, fireplaced family room, eat-in kitchen featured in this wonderful family home. **Exclusive**

**6 ANDOVER. OPEN HOUSE SATURDAY AND SUNDAY 1:00-3:00.** New homes being built in a wooded cul-de-sac. 8 room Colonial approximately 2,600 sq. ft. Custom cabinets, tiled entry. **Exclusive**  
Dir: Off Chandler Rd.

**9 ANDOVER.** Spectacular 2 year old, 10 room Wynwood home with exceptional master bedroom complete with sauna. Fireplaced family room with adjoining sun room. Terrific floor plan with first floor office with built-in bookcases, extraordinary kitchen with Corian countertops, 3 car garage and a gazebo for summer enjoyment. **Exclusive**



**470-1200**





We need items for our

# WHITE ELEPHANT

**SALE** to be held at Andover's Bazaar Days to benefit

We would appreciate your donations of

- Jewelry
- Small appliances
- Knick Knacks
- Small furniture
- Crafts
- Antiques

In new or like-new condition. Please drop your donations at Century 21 Minuteman or call 475-1243 for details.

**Easter Seals**



**HAVERHILL** - Irresistible townhouse - perfect for professionals, empty nesters, or first-time homebuyers! Immaculate, bright and sunny 2-bedroom condo with a loft in the master; kitchen with European cabinets and walkout lower level with slider. **\$99,900**



**ANDOVER** - Charming cottage nestled in the woods! 2-bedroom home on beautiful treed 1+ acre lot. New septic system. A great find! **\$119,000**



**ANDOVER** - Looking for your first home - start with this one! Totally updated 4-room cottage in Shawheen Heights area. Two bedrooms, large, eat-in kitchen, pantry, 3-season porch, and garage. Fenced yard is perfect for young children. **\$119,900**



**ANDOVER** - Can't beat this price! Friendly neighborhood, family room, and separately fenced, in-ground pool make this 3-bedroom home ideal for young family. Totally renovated with modern kitchen. **\$174,900**



**ANDOVER** - Location, location, location! Cape with 3 bedrooms on in-town, child-safe street. Wood floors, wall-to-wall carpet, fireplace, family room, and 1-car garage. Older subdivision, great for a young family. **\$184,900**



**ANDOVER** - Best 2-family in Andover! Pristine Victorian duplex with in-law potential. Each unit has 6 rooms, 3 bedrooms and 2 bathrooms. This elegantly detailed home totals more than 3000 sq. ft. of living space. **\$229,900**

OPEN HOUSE SUNDAY 2-4



**ANDOVER** - Great neighborhood! On wooded lot, close to town with easy access to Route 93. This dramatic 8-room contemporary with 4 bedrooms on top level, has over 2500 sq. ft. of living space and all town services. **\$249,800**  
Dir: Dascomb to Bannister to 9 Bradley.

OPEN HOUSE SUNDAY 2-4



**AMESBURY** - Very special 7-room, 2-bedroom townhouse with 2.5 baths. Sunken living room features tongue and groove ceiling, exposed wood beams, and slate fireplace. Master with cathedral ceiling and skylights, sunroom, and fireplaced family room. **\$249,900**  
Dir: Pleasant Valley Rd. to 6 Bartlett's Reach.



**MIDDLETON** - Former model home! Loaded with every available extra. Total of 2,120 sq. ft. of first floor living space; 8 generous rooms, 3 bedrooms, Florida sunroom and walk-out lower level. Completed gas conversion. **\$314,900**

**Century 21**

**Minuteman Realty**

2 Elm Square, Andover

Conveniently located in the Musgrove Building in downtown Andover



We are a  
**FULL SERVICE COMPANY**

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- COMMERCIAL
- RENTALS
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- MORTGAGES
- NOTARY PUBLIC

**(508) 475-1243**

## Apartment for Rent

**ANDOVER** - Large one bedroom. Extra space. Center of town, close to train. \$550. Call 475-2447.

**ANDOVER** - spacious 1 and 2 bedroom apartments complete with pool, tennis courts, hiking trails, clubhouse, on-site dry cleaning service and much more. Open daily 10am-6 p.m. From \$670. Also short term corporate suites available. Riverview Commons 508-685-0552. Corcoran Management Company. Equal Housing Opportunity.

**ANDOVER** - Sunny third floor, 1 bedroom. \$525 per month. No utilities. Walk to center. Call 1-508-746-7643.

**ANDOVER** - Sunny two bedroom in Colonial home. Walk to center. Available immediately. \$600/month. Call 475-7157.

**ANDOVER** - two bedroom, non-smoking, walk to town. \$800/month plus. Call 475-3464.

**BEST VALUE! TWO** bedroom, 2 bath, lavish interior, inhome washer/dryer, gourmet kitchen, fitness center, clubhouse and more. Convenient to Routes 93, 128, and 495. **975-1001.**

**BRITISH COLONIAL** apartments. Now available. Two bedrooms, walk to wall carpeting, air conditioning, garbage disposal, double security alarm system. Model apartment open weekdays 8 to 5, Saturdays 9-2. For information call 685-7467.

**ENJOY SECURITY, QUIET** and peace of mind in this attractive, 4 room apartment. Ideal for older clientele. Only steps from shopping, post office, library, churches, transportation and the Senior Center. Immediate occupancy. No pets please. \$590/mo. And a cozy 3-room also...\$565/mo. Call 475-3981 or 475-0422.

**HAVERHILL** - Large, elegant 1 bedroom. Nice area, first floor, natural woodwork. Washer/dryer, wall/wall, a/c. No pets. \$450 heated. 373-2253.

**INTOWN ANDOVER** - Spacious 2 bedroom apartment. Parking. No utilities. No pets. **475-9100 or 475-0033.**

**METHUEN** - Two bedroom apartment, 2nd floor in gracious home. \$525/mo. includes hot water and cooking gas. Available immediately. Call Shirley at Re/Max 686-5300 ext. 105.

**NORTH ANDOVER** - 4 rooms, 2 bedrooms in duplex ranch. \$650/month plus utilities.

**ANDOVER** - intown 3 room, 1 bedroom. Parking. \$500/mo. plus utilities. Call J.B. Doherty 470-1200.

**NORTH ANDOVER** - Beautiful 2 bedroom, 1-1/2 bath townhouse located near old center. \$800/month. No pets. Available March 1st. Call 685-8770.

**NORTH READING-** Close to 93. One bedroom, first floor. Perfect for professional person. Small yard, off-street parking. No pets. \$550/month, no utilities. 664-0156.

**ONE MONTH FREE!** Methuen Delmont Estates. Country setting, one bedroom, \$545; two bedroom \$635. Heat, cooking gas, storage, laundry. Call 686-4791.

**TWO AND THREE** bedroom apartments in Andover and North Andover. Several to choose from. Prices vary. **MASTER KEY REALTY 474-1011.**

#### Roommates Wanted

**ANDOVER-** Professional non-smoking female to share 3 bedroom Colonial. Fireplace, garage, appliances, sunroom. Call 474-0995.

**NORTH READING-** non-smoker wanted to share 3 bedroom home. No lease. 400/month. Must see. Available 2/15 or 3/1. Call 664-1697.

**PROFESSIONAL FEMALE,** non-smoker, seeks person to share 2 bedroom apartment in Royal Crest. Pool, tennis, clubhouse, fitness center. \$341/plus 1/2 utilities. 683-4050.

**PROFESSIONAL MALE SEEKING** male/female to share spacious 4000 sq.ft. house at Great Pond Road address in North Andover. You will have your own bathroom and large walk-in closet. Non-smokers please. \$500/month includes all utilities and use of washer/dryer. Please call 794-9595.

#### Rooms for Rent

**ANDOVER-** Close to town, bus and train. Kitchen privileges, parking. \$350/mo. Available 2/1/93. Non-smoker. 617-426-2062 days; 475-7006 eves.

**ANDOVER-** Privacy, peace and quiet. Kitchen and laundry privileges, parking. Female, non-smoker. Available immediately. \$350/month. Days 685-3196.

#### Resort Places for Rent

**COCOA BEACH, FLORIDA.** Near Disney, ocean-front resort sleeps 2-6. Health club, pools, all amenities. Weeks/month, January-April. 664-1031.

**FLORIDA-** Near Disney, March 13-20. 2 bedroom, 2 bath., full kitchen. Pool, spa, tennis. \$950. Call 683-0989.

**JUPITER, FL.-** 3 bedroom house, only 300 yards to beach. \$2600 per month. February/March/April. Call 685-3019.

**JIM FOWLER PAINTING**  
Interior/Exterior  
Fully Insured • Winter Rates  
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## HUNNEMAN & COMPANY-COLDWELL BANKER

6 Park St., Andover (508) 475-4477

### FIELDSTONE MEADOWS...ANDOVER'S ULTIMATE DESTINATION



New construction-outstanding Wynwood/Scholz home with fabulous master suite which includes his and hers baths and walk-in closets. With 5000 square feet of living area, this classic features a two-story family room opening to both a conservatory and an eat-in kitchen. Wynwood quality is reflected in such details as Velux skylights, Electrolux central vacuum, Scandia kitchens, Corian or granite kitchen counters, Andersen windows, and state of the art Home Automation.

Call for all the exciting details and home sites available. Model home now underway.  
Priced from \$500,000.

#### JUST LISTED!



**ENJOY THE CONVENIENCE** of Washington Park living. Restaurants and shopping are just a short walk from this sun-filled first floor unit. Attractive two bedroom condo with parquet floor. Right on bus line to Boston. **Exclusive \$85,000**



**INVITING 4 BEDROOM** Colonial ideal for family living on child-safe cul-de-sac. Bright, sunny interior includes spacious dining room, hardwood floors and large windows. Over an acre of wooded grounds. **Exclusive \$269,900**



**NEW CONSTRUCTION!** Wonderful opportunity to view this outstanding Colonial. All rooms are graciously sized. Home attractively set back on beautiful acre plus lot. Awaits your finishing touches. **Exclusive \$349,000**



**HANDSOME COUNTRY SALTBOX** privately set in the heart of the Phillips Academy area. Large kitchen with woodstove. Four full baths. Spacious finished lower level. Hardwood floors. A quality home. **Exclusive \$374,900**



**IMMACULATE MILLPOND** townhome with many freshly updated features. Two bedrooms. Crisp new white kitchen. Amenities include swimming pool, tennis courts and clubhouse. **Exclusive \$139,900**



**COUNTRY ESTATE** feeling with near town convenience. Seven bedroom antique Colonial in area of distinctive homes near Phillips Academy. Large dining room. Two heated porches. Magnificent grounds. **Exclusive \$394,900**

**PREVIEWS**

Marketing the World's Finest Real Estate.

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**HUNNEMAN & COMPANY**

# The Prudential Howe Real Estate

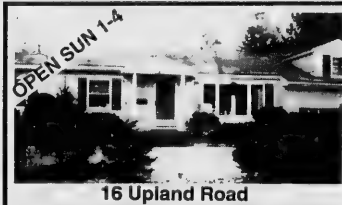
Rock solid in real estate.<sup>SM</sup>



**ANDOVER** - A gem! More than you expect! Sunfilled 6 room Ranch on quiet in town street boasting fireplaced living room, updated kitchen, and two car attached garage. **\$183,900**



**ANDOVER** - Beautiful new center entrance Colonial on treed cul-de-sac lot. Outstanding kitchen with bay windowed eating area. Skylit family room, gracious foyer and much more! **\$369,000**



16 Upland Road

**ANDOVER** - Won't last! Custom designed Ranch/Cape with charming fireplaced living room; open kitchen & dining room. Flexible floor plan. Four bedrooms. Ample storage. 12 X 15 porch overlooks country backyard. Intown location. **\$239,900**

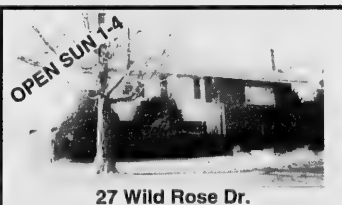


63 Tewksbury St.

**ANDOVER** - Just listed! Move right in! Beautifully restored 7+ RM Ranch with 2 fireplaces, all new heating & central air, 3 full baths inc. master with jacuzzi. Come see for yourself! **\$214,900**



**NORTH ANDOVER** - Custom 7+ room custom built Contemporary Ranch sited on beautifully landscaped acre in sought after location. Cathedral ceilings, skylights and more. **\$279,900**

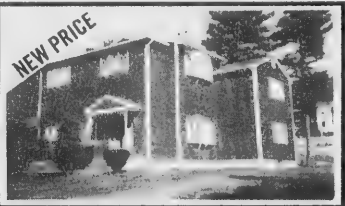


27 Wild Rose Dr.

**ANDOVER** - Mint condition, four bedrooms, two full baths, HW floors, updated kitchen. Town services, beautifully landscaped in much desired Blue Ribbon School District. Close to 93 & 495. **\$244,900**



**ANDOVER** - Walk to town from this 8 RM Victorian, kitchen with pantry, twin parlors, detailed woodwork. Great family home just waiting to be updated. **\$235,000**



**ANDOVER** - This home has it all!!! Spacious 7+ room Contemporary Colonial on acre lot with Cathedral ceiling, quality features & unique floor plan. Come see for yourself! **\$295,000**



**ANDOVER** - Well built 3 BR Ranch on over an acre of treed land. Fireplaced living room, central air & two car attached garage. **\$199,900**



**ANDOVER** - Spacious 52 foot Split Entry home in convenient neighborhood on cul-de-sac. The family room has a fireplace and lots of built-ins for great storage. Formal dining and living rooms. Oversized two-car garage. Sits on wooded acre. **\$224,900**

## Get the Prudential Advantage!

Susan Bishop  
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Moira Grasso

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Dick Moody  
Wendy Perkins  
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**The Prudential**  
Howe Real Estate  
**475-5100**

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### Resort Places for Rent

**LUXURY TOWNHOUSE** with jacuzzi in the Mount Washington area. Only 3 miles from Attitash. Sleeps six people. Available weekends or by the week. **470-0105.**

**MARCO ISLAND, FLORIDA**, Eagles Nest Resort overlooking the Gulf Coast. 2 bedroom unit, 7th floor. Available April vacation 4/16-23. **475-5930.**

**RYE BEACH** - 2 bedroom cottage close to beach. Washer and dryer. \$600/week. Available June through October. **1-603-362-5478.**

### Resort Places for Sale

**MELBOURNE BEACH, FLORIDA**, South Shore, 75 mile long sand beach, walk to private beach and Indian River. Luxury townhouse, 2 bedrooms, 2-1/2 baths, 2+ walk-in closets, ceramic tile kitchen floor, loaded with built-in cabinets. All white interior, fully furnished with Bassett and contemporary furniture. All goes with townhouse. Beautiful resort area. Must sell \$65,000. Please contact **475-8007** days. Great winter rental property.

### Land for Sale

**ANDOVER** - Lovely country setting, Sanborn School area, one acre, ready to build. **470-1320.**

**LAND, ANDOVER - CLOVERFIELD ESTATE** - Executive 17 lot subdivision, 1 to 2-1/2 acre lots. Most surrounded by conservation. All lots have minimum of 180' frontage. Covenants. 6 approved lots remain. Owner on site at 10 Cloverfield Drive or call **686-7984.**

### Office Space for Rent

**ANDOVER CENTER** office/retail space. Singles or suites for lease. Call **475-8732.**

**ANDOVER** - Office or retail space for lease. Second floor, newly renovated, 2 separate units. 850 and 1000 sq.ft. Easily combined into 1 unit. \$700 or \$800/month. Other office/retail space available. **MINCO 687-6200.**

**ANDOVER/NORTH ANDOVER** line. 600 sq. ft. to 5400 sq. ft. of first rate office space in new brick office building, prominent both in its architectural detail and location. Call **John McGarry 686-1111.**

\*\*\*  
**AFFORDABLE** Andover space available downtown. Main Street. Will adapt to your needs. \$790 per month per 1000 sq. ft. only cost. 600-5000 sq. ft. with assigned parking plus adjacent 220 parking spaces. Par Realty Group **508-452-2590.**

**Dick Lavin**  
**PAINTING**  
Interior-Exterior  
**688-0815/975-2639**



**ANDOVER-** attractive office available in center of town. Call 475-0202.

**INDIVIDUAL OFFICES** with telephone answering and support services. Convenient Route 114 location in North Andover. **OFFICE SUITES** AT JEFFERSON PARK 685-5440.

#### Commercial - Retail

**NORTH ANDOVER-** Prime space for lease, light manufacturing, research and development or distribution. 3200 sq. ft. with 7% air conditioned office, 14' clear height, tail-gate loading, sprinklered, ample parking, unit located in Willows Professional Park, 39 Flagship Drive, (off Rte. 114.) Significant extra features. Immediate occupancy. 685-6027.

**NORTH READING-** Retail office space near Andover line. 500 to 1100 sq. ft. available. 664-1773 or 617-595-0883.

**STUDIO- ANDOVER.** Private setting, not commercial area. Ideal artist workshop, or counseling site. Rent \$300 plus utilities. Call 475-3412.

#### Automobiles for Sale

**1983 CUTLASS CIERA** wagon. 79,952 miles. Very good running condition, no body rust. All power, new tires. \$2200. 475-2143.

**1985 NISSAN 200SX.** Loaded, power moon roof, power windows, cruise control, am/fm cassette, 5 speed. No rust. High miles. \$2800. 475-8990.

**VOLVO TIRES 18570R-14** four snow/studded, 4 all-weather. Two rims. Good condition. \$25 per tire. Sold in pairs. 475-3412.

#### Automobiles Wanted

**NEED CASH?** Instant cash paid for your car or truck, running or not. Call 686-0554 anytime.

#### Special Notices

**ADVERTISE...IT WORKS!** Your service listed here puts you in touch with thousands of interested readers. Call the Classified Department at 475-1943.

**FOR MORE INFORMATION** and assistance regarding the investigation of financing, business opportunities and work at home opportunities, "The Andover Townsman" urges its readers to contact the Better Business Bureau, Inc. 20 Park Plaza, Suite 820, Boston, MA 02116-4404.

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Excellent References

470-0492

# DeWolfe

## NEW ENGLAND

Real Estate

## 76 Main Street Andover

OPEN SUNDAY 1-3



\$219,900

**METHUEN** - Beautifully sited 8 room Garrison Colonial offering formal living & dining rooms, first floor family room, finished third level and two car garage on almost two acres.



\$1,300,000

**BOXFORD** - Exquisitely restored historic landmark on 19+ acres with 2 subdividable farm A lots. 8 working fireplaces, rare "Rufus Porter" murals, wide pine floors, & Indian shutters are a few of the extraordinary touches.



\$262,000

**ANDOVER** - Super location! Quality construction! Unique 7 room Contemporary on cul-de-sac near conservation land. Fireplaced living & family rooms, pleasant deck, & spacious rooms. 3 Penobscot Way.



\$68,000

**HAVERHILL** - Bank owned, two bedroom townhouse style condo with large eat-in kitchen with sliders to deck offering lovely river views of the Merrimack. Neutral tones throughout.



\$124,900

**METHUEN** - Storybook 7 room cape in convenient neighborhood setting. Recently redecorated interior in soft country colors. Family room with sliders to deck, & many extras makes this a great family home!



\$49,900

**METHUEN** - Bank owned four unit multi-family convenient to transportation and shopping. Off street parking and separate utilities a plus!

#### DISCOVER THE DEWOLFE DIFFERENCE



DeWolfe New England is pleased to announce that **Debby Hughes** has joined the Andover sales staff.

A face you want to trust and an extremely caring nature are the first things that impress you about Debby Hughes. A native New Englander, Debby grew up in Wellesley, later attending college in Maine. She has developed her considerable talents through work with many successful charitable and civic organizations and will bring these talents to help you be successful in your real estate goals. An avid runner, Debby has lived in Andover for the last twenty years with her husband Dennis and her two sons Peter and David. If the face looks familiar, you probably have seen Debby running in your neighborhood!

Discover the DeWolfe Difference!  
Call Debby Hughes.



\$242,900

**NORTH ANDOVER** - Move right in to this charming gambrel colonial on acre plus lot in desirable family neighborhood. Spacious cathedral ceiling family room with woodstove & skylights is truly a delight!



\$58,500

**ANDOVER** - Why rent when you can own this fabulous two bedroom condo with 800 square feet of living space in convenient locale, close to shopping and highways.



\$149,900

**NORTH ANDOVER** - Fantastic, well maintained 3 bedroom end-unit filled with amenities. Fireplaced family room, living room with deck and garage are just some of the features of this fine townhome.

WATCH WELCOME HOMES SHOWCASE, SATURDAYS, 11:30 A.M., WLVI-TV ch. 56

475-8600



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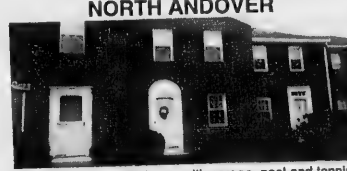
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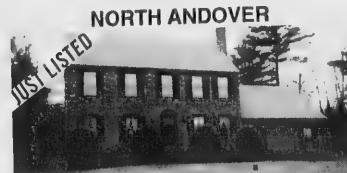
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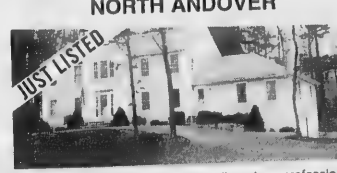
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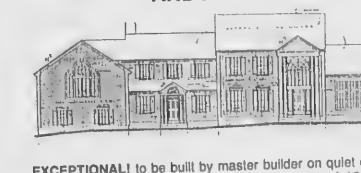
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## Collector returns museum's artifacts

(Continued from page 1)

ing two facing woodpeckers has a long and interesting history. In the fall of 1991, Dr. Cushman contacted Jim Bradley, director of the Peabody Museum, to see if he could help authenticate a gorget that supposedly came from an Etowah Indian burial mound in Georgia. Dr. Cushman knew the Peabody had an extensive Etowah collection, and hoped Mr. Bradley could answer a few questions.

When Dr. Cushman finished describing the intricate etchings of a pair of woodpeckers, Mr. Bradley had good and bad news for the doctor.

"The good news is that the piece is authentic; the bad news is that it is ours," Mr. Bradley told the doctor. He went on to say that the gorget was one of a pair that had been stolen from the museum nearly a decade ago. The woodpecker gorget and another one of a dancing warrior were just two of dozens of artifacts unearthed in Georgia on an Etowah burial mound between 1925-'27 by Warren Moorehead, the first curator of the Peabody Museum. The woodpecker gorget still had the Peabody catalog numbers on it, said Mr. Bradley.

He discovered the two gorget thefts shortly after he began as director in 1990. Mr. Bradley believes they were stolen sometime in the 1980s when the museum's security was less stringent.

"I've been told that they are worth several thousands of dollars," said Mr. Bradley.



Photo by Matthew Sapientza

**Jim Bradley, right, director of the Peabody Museum at Phillips Academy, receives a gorget from Arthur Cushman.**

The woodpecker gorget Dr. Cushman returned might have fetched as much as \$20,000 to \$40,000 at an auction, said Mr. Bradley. The dancing warrior gorget was much more valuable, but has never been recovered, he said.

An investigation that included work by the Federal Bureau of Investigation

followed in 1990, but, Mr. Bradley said, the trail was cold and no formal charges were ever filed.

When Dr. Cushman revealed the whereabouts of the woodpecker gorget, he, Mr. Bradley and the dealer worked out an arrangement where a "small" but undisclosed amount of money changed hands, the gorget was returned and no charges were brought against the dealer, who claimed to have come by the gorget legally, said Mr. Bradley.

Now that the Peabody has one of the Etowah gorgets back, the staff and PA community may not have too long to savor it. Starting next year, all museums that receive federal funding, such as the Peabody, will have to catalog all Native American burial/sacred objects and human remains and offer to return them to surviving Native Americans. The woodpecker gorget falls in the burial/objects category and may have to be returned.

Mr. Bradley said repatriating the gorget may not be easy. The Etowah tribe died off before European settlers arrived in Georgia. The Cherokee and Creek people who lived there at the time of European contact, and their descendants living today, may be related to the Etowah, but it's not clear if they are the direct descendants, he said. The museum will contact representatives of those tribes to see if they want any of the Peabody's Etowah artifacts. Mr. Bradley hopes to be able to keep the gorget. "Right now I'd say it's uncertain," he said.

## Town gets \$13,644 from drug bust

By Don Staruk

The town last month received a check for \$13,644.20 from the federal Drug Enforcement Agency, its share of drug money recovered as the result of an arrest here last February.

.....The money will be used by Andover police for drug training programs for officers and purchase of equipment to battle drug use, according to Chief James Johnson.

"It's put in a special fund under federal law," the chief said. "Utilization has to be toward the eradication of drug use."

Three New York men were arrested at gunpoint outside Elm Square on Feb. 24, 1992, and charged with kidnapping and beating a fourth man in a drug related incident. Information received from the victim resulted in the recovery of \$35,000 from a drug safe house in New York City.

The \$13,644.20 is the town's share of that money for its role in the recovery of the money. Police had information that an additional \$1 million was in the safe house, but suspect it was removed after cohorts of the suspects were warned about the arrests and pending raid, Chief Johnson said.

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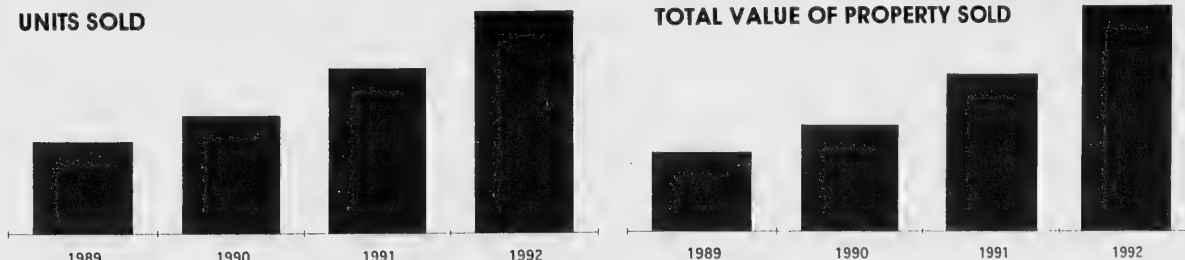
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## Ryan Financial Advisors explains investments

# Common investment mistakes and how to avoid making them

By Elaine Morgillo

Successful investing is rarely a matter of good luck — it's more often the result of a consistent, well-thought-out investment strategy. It's easy for an investor to lose sight of basic principles when bombarded with financial news, conflicting economic forecasts and a multitude of investment opportunities. This information overload often leads to errors in judgment, which can significantly erode a portfolio's performance over time. Here are some common investment mistakes and several strategies to help you avoid them.

### Chasing last year's winner or this year's fad

In the pursuit of long-term performance, people often try to find the one or two investments that are "hot." Unfortunately, by the time the general public has heard about an opportunity, the time to capitalize on it may have already passed. Also, a top performing investment in one year is often only average or worse the next. A lower risk strategy is to resist the temptation to chase last year's winners and instead look for consistency of performance over a longer time frame.

It's just as dangerous to try to predict the impact of major political changes on individual industries and companies. A popular investment theme since the recent presidential election has been to invest in companies which are expected to participate in the infrastructure-rebuilding process. Many analysts feel that not only will the effects on such companies be long-term, but also that much of the profits have already been made.

### Trying to time the market

Attempting to accurately predict the financial markets is nearly impossible. If you look closely at the track records of the newsletter gurus, you will notice that, although all of them profess to be able to do so, none have been able to pinpoint all of the markets' major moves over time. Getting it right even half the time can have disastrous results, as the following examples will illustrate.

During the greatest bull market in history, from 1982 to 1987, the annualized return of the Standard & Poor's 500 (an index of the stock market) was 26.3 percent. If an investor attempted to time the market and missed only the 20 biggest up days in the full 1,276 trading-day cycle, the portfolio performance would have been reduced by half, to 13.1 percent. Missing the 40 biggest up days in that cycle would have resulted in an annual return of only 4.3 percent, less than the investor could have attained in a money market fund.

In 1991, the S&P 500 rose approximately 30 percent, but was virtually

flat except for 28 days early in the year and 13 days at the end of the year. Those 41 trading days accounted for nearly 100 percent of the year's performance. If you attempted to time the market moves but avoided some of those 41 days, you would have missed nearly the entire year's gain.

When faced with making a decision to invest a lump sum of money, people are frequently worried about doing so at the wrong time. With a time horizon of more than just a year or two, however, such concerns can be put into perspective. The key is not when to invest but to be invested. The following example shows how assets would have appreciated under three different scenarios.

Assume an investor made an initial investment of \$5,000 into a growth mutual fund on Dec. 31, 1971, with annual investments of \$5,000 at the best possible time each year, at the worst possible time each year or annually on Dec. 31; the total cumulative investment would have been \$105,000. Investing on the worst day of each year would have resulted in an account value of \$964,834 (17.7 percent average annual return); investing on the best day of each year would have resulted in an account value of \$1,365,448 (20.3 percent); investing at the same time each year (dollar cost averaging) would have yielded an account value of \$1,100,471 (18.7 percent). As you can see, timing made little difference in the portfolio's performance, even though during that 20-year period we experienced five major recessions, the Vietnam war, a period of 18 percent inflation and a major stock market crash.

### Not diversifying

Different types of investments move in different market cycles and are subject to varying types of risk. By placing the majority of your money into one type of investment vehicle, such as stocks, bonds, real estate, etc., you subject your portfolio to serious volatility. To enhance the stability of an investment portfolio, one primary rule is to spread it among different types of asset classes and several different specific investments within each class. A typical portfolio could consist of cash, fixed income assets like bonds and bond funds with varying maturities, stocks and stock funds of both small and large companies in a variety of industries, real estate and tangible assets.

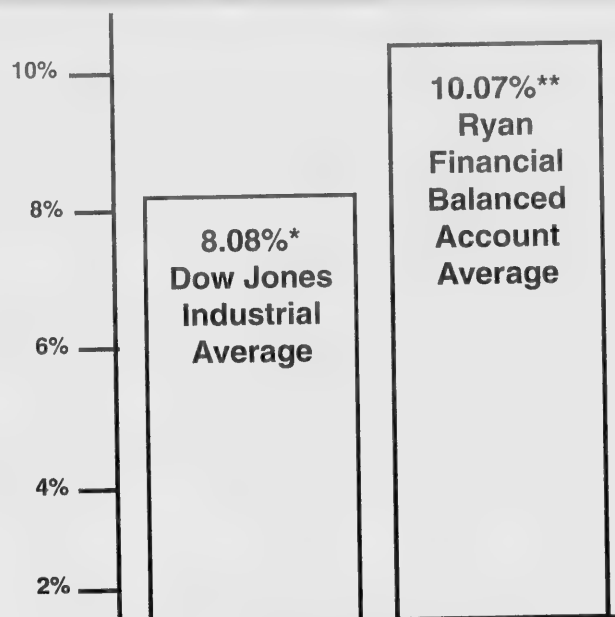
A popular investment axiom, to invest in things you understand, can work against an investor's diversification goals. Employees of large corporations frequently participate in the company's stock purchase plan; their pension or profit-sharing funds are often invested in company stock. The employees also commonly buy the

(Continued on page 8A)

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December 31, 1992 Update



\*The average annualized change in the Dow Jones Industrial Average during the holding periods matched to Ryan Financial Advisors' accounts.

\*\*The average annualized total return including all dividend and capital gains reinvestments and all expenses, through 12/31/92 of all balanced accounts managed for at least 1 year since the service was first offered (9/1/89). Accounts managed for less than 1 year have been excluded to allow time to become fully invested and reflect any asset acquisition costs.

These results for accounts using a balanced investment approach were obtained by utilizing carefully selected securities, mutual funds and annuities. The DJIA is a price weighted average of 30 of the largest U.S. industrial companies. Past performance relative to the index does not guarantee future results. Accounts managed for other investment objectives are not included.

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# 1992: The best year ever at Century 21 Minuteman Realty

Century 21 Minuteman Realty has completed the most productive year of its seven-year history, reports owners Jean Fitzgerald and Pamela Lebowitz. "Each of the last 15 business quarters has been better than the corresponding quarter for the previous year," reports Ms. Lebowitz. "While the real estate business overall in New England is slower than it was in the mid-'80s, it is very healthy at Century 21 Minuteman. Fortunately we sell real estate in one of the finest areas north of Boston. Andover and North Andover enjoy superior reputations because of excellent school systems and New England downtowns with first-class shopping. Andover and North Andover will always be in demand by discriminating buyers. We at Century 21 Minuteman expect a very busy 1993."

Conveniently located in the Musgrove Building at 2 Elm Square, Century 21 Minuteman Realty is proud of its visible downtown location. "People are always stopping to look at the photos of our properties or to read the list of our open houses, which we place in our window each week," said Ms. Lebowitz.

Century 21 Minuteman boasts that it

***'The real estate business... is very healthy at Century 21 Minuteman. Fortunately we sell real estate in one of the finest areas north of Boston. Andover and North Andover enjoy superior reputations because of excellent school systems and New England downtowns with first-class shopping. Andover and North Andover will always be in demand by discriminating buyers.'***

— Pamela Lebowitz

is a full-service real estate office offering in-house relocation, insurance, mortgage and architectural construction-design services, and is proud to have been awarded the prestigious Century 21 Pacesetter Award for all four quarters of 1992. Much of the business contracted last year by Century 21 Minuteman was with relocating customers and clients referred to that office through the vast Century 21

referral network. Century 21, the largest real estate company in the world, has more than 6,000 offices worldwide - United States, Canada, Europe, Australia and Japan. "Massachusetts is still a top choice for relocating executives," said Ms. Fitzgerald. "When their houses are for sale in other parts of the country with a Century 21 office, they naturally look for a Century 21 office at the other end of their move."

Ms. Fitzgerald and Ms. Lebowitz are proud of the recently released results of a study conducted by the Wirthlim Group, one of the nation's most respected independent research firms, in which the Century 21 system led by significant margins over all national competitors in all 12 of the survey's categories. "We would love to share the details of this survey with everyone," said Ms. Fitzgerald. "We are pleased that this poll confirmed what we've known for a long time... that homeowners recognize the Century 21 organization as the service leader in the real estate industry." Century 21 Minuteman guarantees their service in writing with their exclusive Seller Service Pledge and Buyer Service Pledge.

Century 21 Minuteman credits

***'We are pleased that this poll confirmed what we've known for a long time...that homeowners recognize the Century 21 organization as the service leader in the real estate industry.'***

— Jean Fitzgerald

much of its success in 1992 to its hard-working, dedicated, professionally-trained sales force. "We are constantly looking for the latest ways in which we can help each sales associate achieve his or her potential. For instance, we were the first real estate office in the Andovers to institute voice-mail and are the only company currently providing voice-mail for all sales associates. We are completely computerized - from MLS information to purchase-and-sale agreements. Our goal is to provide an atmosphere in which a sales associate can flourish. Our sales associates are achievers and producers; they deserve the best."

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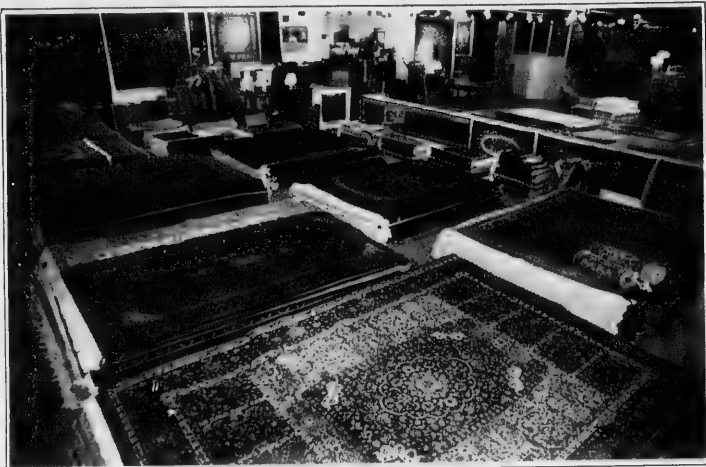
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Two thousand square feet of showroom space is dedicated to displaying rugs ranging from 2-by-3 feet to 12-by-18 feet for rooms, stairs and hallways.

Also available are mansion- and other unusual sizes that could be custom-ordered.

Customer satisfaction and service is Paine's first priority.

The importer is on location throughout the week, attended by knowledgeable sales staff with decorating backgrounds.

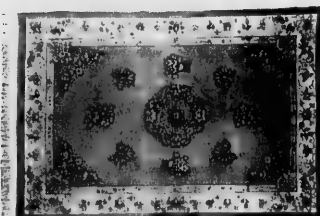
At the store or in your home, they can help you determine size, texture and colors that would best complement your decor and lifestyle.

Interested in a tastefully elegant change in your decor?

It's worth a trip to Paine Furniture Oriental Rugs, 29 Andover St. (Route 114), Danvers.

Call 777-2929.

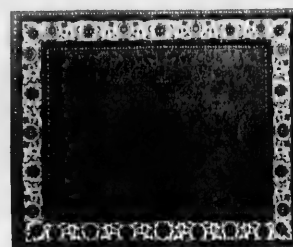
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# Actuaries say baby boomers can't afford retirement

Baby boomers expecting to retire early in the 21st Century may want to start saving now on their own instead of relying exclusively on employer pension plans, according to Forecast 2000, an actuarial look into the future sponsored by six North American actuarial organizations.

"Baby boomers should start saving

now for their retirement," says James J. Murphy, executive vice president of the American Academy of Actuaries and the profession's spokesman. "A smaller work force, greatly increased Social Security costs and a decline in employer-pay-all pension plans all point in one direction — fewer retirement dollars from outside sources."

## If your bank merges

The bank mergers that are occurring across the country can be disruptive to employees and to customers. Though banks try to minimize confusion to keep customers from throwing up their hands and going elsewhere, figuring out what's going on sometimes can be hard. The United Food and Commercial Workers Union offers these tips.

- Open all mail from the bank promptly. When mergers are underway, banks send information about what changes are coming and what options are available.

- Verify account numbers. Banks typically issue new checks after a merger to show the new bank name, but allow the use of current checks for

a period of time. Make sure the new checks have correct account numbers.

- Automated teller machine (ATM) cards will be reissued with the new bank name and possibly with a new personal identification number (PIN).

- Bank credit cards also are reissued. Watch for changes in fees and interest rates.

- Interest rates for existing loans and certificates of deposit (CDs) usually stay the same, but be sure to find out.

- Check to make sure the new bank is covered by the Federal Deposit Insurance Corp. (FDIC) and your deposits fall within FDIC rules. Generally, customers are insured for up to \$100,000 at any one bank. Regulations involving joint accounts and mortgage escrow accounts can be complicated, so be sure to ask.

Actuaries apply mathematical methods to current data to evaluate the financial implications of future events. The profession celebrated its 100th anniversary in 1989. The American Academy of Actuaries represents actuaries in all specialty areas: life actuaries, who calculate life expectancy; casualty actuaries, who figure casualty risks; and pension actuaries, who estimate the future value or viability of pensions and other employee benefit plans.

Most actuaries anticipate that middle-income baby boomers who were born from 1946 to 1964 will need to draw on personal savings accumulated independent of employer-based pension plans for retirement. An aging population and continuing uncertainty over the future of Social Security contribute to the prediction that the next century's retirees may have to rely on their own savings to be able to enjoy the same standard of living when they're retired that they did while employed.

The reason most actuaries give for the anticipated pension crunch on baby boomers retiring in the 21st Century is the lack of adequate tax incentives to encourage sufficient employers' pensions and personal savings.

Actuaries also foresee problems with Social Security. As demographics change and there become fewer employees and more retirees, many actuaries predict that retirement at age 65 will be impossible for many Americans primarily because there will be too few workers to support the Social Security benefits that baby boomers expect.

"Under current payroll tax rates, Social Security, excluding Medicare, will amass as much as \$15 trillion in government bonds to support the baby boomers' retirement," Mr. Murphy said. "In 1989 dollars, these bonds will be worth about 90 percent of the current national debt of roughly \$3 trillion."

Almost all the pension actuaries questioned expect flexible benefit plans to increase through the year 2000 and beyond. Flexible benefit plans allow employees to choose the benefits best suited to their needs. Currently, they are available to about 10 percent of employees. Most actuaries also expect an increase in 401(k) plans in which employees contribute a part of their pay to a pension. However, they predict a tailing off of employer stock ownership plans (ESOPs), which have grown significantly in recent years.

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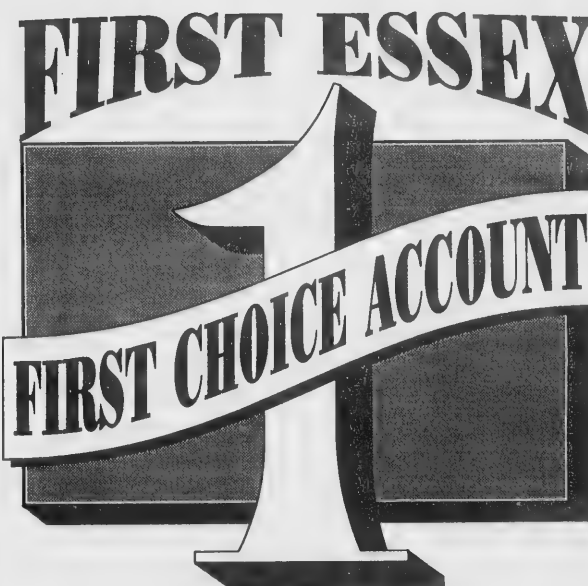
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## Ceiling fans fast becoming serious energy conservation tools

Once regarded as little more than a home decorator item, the ceiling fan is fast becoming a serious energy conservation tool in homes and offices nationwide. Commonly associated with summertime usage, ceiling fans offer comfort and energy savings in winter, too.

How?

Because warm air rises, the temperature differentiation from ceiling to floor can be as much as 15 degrees, so the warm air that is trapped against the ceiling is essentially wasted.

By using a ceiling fan, warm air is

moved down to the living area, allowing you to set your thermostat lower and enjoy significant savings on home heating bills.

In the summer, ceiling fans are commonly used as cooling devices. But, in reality, fans do not change temperature. Instead, they provide a breeze to create a cooling sensation known as wind chill. In essence, a ceiling fan "cheats" the thermostat so that a room at 78 degrees can feel like 72 degrees and, when used in conjunction with air conditioning, provides up to a 30 percent cost savings.

It's a savings that most ceiling-fan owners take advantage of. According to a recent study, half of all ceiling-fan owners use their air conditioners less and reap a windfall of home energy savings.

If you're a first-time ceiling fan buyer, answer the following questions before you make a purchase:

- In what room will you be using the fan?
- How large is the room?
- Do you need the ceiling fan to also serve as a light fixture?
- What sort of styling suits your

taste and decor?

- Will you be using this room in the summer, winter or year-round?
- Are you interested in wall or remote-control operation (versus the traditional manual pull chain)?
- Are you interested in special features such as home security?
- Do you plan to install it yourself?
- What is your price range?

If you don't know the answers to the questions on this checklist, you can use them as a reference when you're shopping for a ceiling fan.

## 'Investing' in gold as old as hills

The story of gold is a part of the story of all humankind. For many, gold holds a mystical attraction. For others, it is the metal's rarity. Unlike anything else, gold is overwhelmingly practical and enduring.

In man's earliest days, gold assumed magical importance. All of the great empires of the ancient world used golden objects for religious purposes. In their time, the ancient Egyptians were the largest producers of gold. They linked its brightness and glow to the sun, the giver of life, and created golden works of art to reflect the rays of Ra, their sun god.

The Spaniards' interest in the new world was for spices and gold, but when they saw the Aztec gold they lost all interest in the other treasures they sought.

The 19th-century gold rushes in California, Canada, Australia and Brazil sent people in a fevered search across oceans and continents. Today with more sophisticated mining techniques, the gold rush continues at an even more intense pace.

### Did you know that —

One ounce of gold is so malleable that it can be stretched into a thin wire about 50 miles long, or it can be hammered into thin gold leaf, covering 1,400 square feet. Gold is used in

outer space and in stereos. Donald Trump used it on his yacht.

In the 16th Century, an ounce of gold bought a good quality man's suit. During the Great Depression, an ounce of gold bought a good quality man's suit. And today, an ounce of gold will still buy a good quality man's suit. Unlike anything else, gold has an excellent track record of retaining its purchasing power.

In recent years, American investors have again turned to gold as a national investment. Its reputation as a store of value in the long term makes it sought after as a hedge against inflation.

For the first time, this phenomenon is at work in a sweepstakes that Americans can enter. Whereas cash prizes that are awarded over a period of time often have their value eroded by inflation, "gold diggers" and gold investors can now win gold awarded in annual installments.

The Royal Canadian Mint's "Gold for Life" contest offers up \$400,000 worth of Gold Maple Leafs, the world's best-selling bullion coin, and a trip to Canada to see gold being mined underground and Maple Leafs being made at the mint in Ottawa.

For more information, consult your local coin dealer or call 1-800-331-1750, operator 904.

## Electronic filing speeds return

The Internal Revenue Service reports a 64 percent increase in the number of income tax returns filed electronically last year over the previous year — from seven to 11 million — and it expects the number to go up.

Many tax preparers are equipped to file electronically and anyone who is due a refund may take advantage of the new technology. It won't affect your chances of an IRS audit of your return.

The *Ernst & Young Tax Guide 1993* reports the following advantages of

electronic filing:

- It can shorten the time for processing returns from up to three months to within three weeks.
- Automation reduces the number of mistakes made by the IRS.
- Tax refund checks can be deposited directly into personal checking and savings accounts.

For more on electronic filing and money-saving tax tips, consult the *Ernst & Young Tax Guide 1993*, called the "top choice" by the *New York Times*, now at local bookstores.

## Here's an insurance consumer's bill of rights: what to expect

For the first time, consumers can have a simple and straightforward explanation of what to expect — and what's expected of them — when buying insurance.

An Insurance Consumer's Bill of Rights and Responsibilities has been prepared jointly by the Consumer Insurance Interest Group and the National Association of Professional Insurance Agents (PIA National).

The six insurance consumer's rights include:

- The Right to Protection;
- The Right to be Informed;
- The Right to Choose;
- The Right to be Heard;
- The Right to Redress; and
- The Right to Service.

"Since insurance is really a contract between the company and the consumer, buyers need to know their responsibility in order to fulfill their side of the obligation," says Richard Yingling, PIA national president.

Insurance consumer's responsibilities include:

- The Responsibility to be Informed;
- The Responsibility to Help Control Losses;
- The Responsibility to Report Accurate Information;
- The Responsibility to Keep Updated and Accurate Records;
- The Responsibility to Pay Premiums; and
- The Responsibility to Report Fraudulent Practices.

"We realize this is just a first step in creating greater understanding of what consumers should expect in buying and using insurance," said Esther Peterson, PIA National consumer adviser.

For a copy of the Insurance Consumer's Bill of Rights and Responsibilities, contact your local insurance agent, or send a stamped, self-addressed envelope to Esther Peterson, PIA, 400 N. Washington St., Alexandria, Va. 22314.

### Then and now:

## A look at history of Direct Deposit

Here's a look back at the history of Direct Deposit, a method of payment that brings direct benefits to employer and employee alike.

**Then:** Direct Deposit, in which money is automatically deposited to the employee's checking or savings account on payday, began in the late 1960s, in response to the rapidly increasing volume of checks. Employees appreciated the convenience and safety of Direct Deposit; employers benefited from increased productivity and payroll savings. Its use became widespread in the mid-1970s, when the U.S. Treasury established its Direct Deposit program for Social Security recipients.

**Now:** According to a recent survey, 72 percent of America's largest corporations offer Direct Deposit to their employees. However, Direct Deposit is now used by only about 14

percent of the U.S. workforce — a stark contrast with Japan, where virtually all salaried workers are paid by Direct Deposit, and most European countries, where more than 90 percent of the workforce uses Direct Deposit. Fortunately, reports the National Automated Clearing House Association (NACHA), an increasing number of companies are looking into the benefits of Direct Deposit. From April through September 1989, 380,000 new employees signed up for Direct Deposit — twice the number that were projected. As a result of the increase, NACHA estimates the banking industry will save well over \$2.9 million a year.

For brochures that can tell you more, send 50 cents to: Federal Reserve Direct Deposit Brochure, Consumer Information Center, Pueblo, Colo. 81009.

**Coming Feb. 25... Equal Time: Men in Business, a special section in the *Townsmen*. Nominations are being accepted.**

'Embossed' cover design and section layout by Jack Grady.

# USA's love affair with cars shows no sign of cooling off

Americans are lavishing their cars with gifts. Drivers are dressing autos up with new and trendy items that have become part of our daily driving experience. Today's cars feature everything from phones to portable fax machines to crazy stuffed animals stuck to the side windows. The car has truly become an extension of the driver's self-expression.

"Consumers want new items for their old cars to help make them seem brand new," explained Norm LaFave, auto talk show host for Los Angeles-based KFI-AM (640). "Today, people are adding more options and gizmos to keep up with the latest trends."

Popular fashion items and accessories include fluorescent-colored windshield wipers, designer car phone pads, customized initials on doorhandles and flashing messages on rear-

view LED terminals. Some drivers even install high-priced accessories like in-car refrigerators, microwave ovens and solar-powered ventilators.

According to auto industry sources, Americans spend more than \$365 per year sprucing up their cars. "Cars are becoming more than just a mode of transportation," adds Ed Lapham, managing editor for *Automotive News*. "Car manufacturers are even searching for new ways to make cars more appealing."

One clever businessman has developed a whole family of products catering to people's individuality and need for comfort. Avi Ruimi, president of Auto-Shade Inc., and his former partner created the fashionable sunglasses design on the sunshade, the folding corrugated board that found its way into the hearts and windshields of car

lovers everywhere. Now drivers can deflect the sun's harmful rays and reduce interior temperatures, while displaying their personal tastes on the shade designs: beach scenes, Disney characters, sports photography and so on.

"With style and fashion becoming more prevalent on the road, people are looking for the hottest items and gadgets for their cars," explains Mr. Ruimi.

"Several years ago, we introduced America to the art of blocking the sun from their cars. After selling millions of corrugated sunshades, we feel Americans are ready to graduate to the next level. We offer drivers sun protection and an opportunity to express themselves with hundreds of styles and designs, from conservative to contemporary to sophisticated."

The company's newest offering is the Magic Shade, a deluxe two-piece nylon fabric sunshade sporting an elegant look. A cousin to the corrugated sunshade, the Magic Shade is designed to fit in any size windshield or side windows, protecting against the sun's glare.

Also new to the company's product line-up is the Sun-Spot, a reusable plastic sheet which adheres to windows via static cling, locks out glare and allows visibility to the traffic outside. The Glare Guard, a roller shade for side windows, reduces glare and offers visibility. The Glare Guards, which also include educational designs of Disney characters, are often used to protect toddlers in back car seats.

Whatever your preferences may be, there are now more auto accessories than ever to fit your individuality.

## Progress in paper recycling

## Here's good news: Recycling is getting a boost from industry

Here's good news for a change: Recycling is getting a healthy boost, thanks to efforts by people in the paper industry to recover for reuse, by the end of 1995, 40 percent of all the paper consumed in this country.

According to the U.S. Environmental Protection Agency (EPA), Americans generate about 160 million tons of solid waste per year — about four pounds per person per day. As more and more of our landfills reach capacity, we're running out of places to put solid waste. That's why the paper industry's plan to recycle more paper is such a welcome one.

Paper and paperboard products already constitute over 80 percent of all post-consumer material recovered for

recycling, reports Franklin Associates in a study for the EPA. According to the American Paper Institute (API) about 26 million tons of waste paper were collected for domestic use and export in 1988.

Achieving a 40 percent paper recycling rate by 1995, say experts, necessitates recovering and reusing about 40 million tons of waste paper, a 50 percent increase over the 1988 level.

For its part, the paper industry is committed to a number of actions that will help achieve this 40-percent paper-recycling goal, including:

- The rapid increase of paper recycling capacity, with a projected multi-billion dollar investment over the next five years. Already, there are plans for

expanding recycling at some 37 facilities, including building as many as eight new plants.

This new capacity will add to the 500 or so U.S. paper mills already engaged in recycling.

- The creation of a national "Match-Maker" database to help communities identify recycling mills and waste paper dealers.

- The development of "how-to" tools that explain and promote comprehensive and efficient source separation and collection programs.

- Sponsorship of a national public education program to promote recycling awareness.

- The expansion of the paper indus-

try's current recycling awards program that recognizes communities, businesses, civic and charitable organizations and individuals that have achieved outstanding collection and recycling programs.

Happily, as more people become aware of the role of recycling in solid waste management, a new and expanded demand for recycled products is emerging. To meet this demand, paper manufacturers say they will need to push collection systems to their limits to recover clean waste paper.

For more information about paper recycling, write: API, 1250 Connecticut Ave. N.W., Suite 210, Washington D.C. 20036.

## Fast facts about today's business

The Institute of Scrap Recycling Industries produced a new recycling video as a community resource. You can get it by calling 1-800-243-6877.

Exercise the right choice — visit your local park and recreation department today, urges the National Recreation and Park Association.

McDonald's raised \$1.5 million to benefit hurricane victims in the United States in 1992.

Some 1.3 million Salvation Army volunteers contributed more than 13 million hours of service last year.

In some places as much as 50 percent of gas sold is mislabeled. Color-coding gasoline may be a solution, some experts say.

MasterCard is now accepted in 220

countries and territories.

According to the Immigration and Naturalization Service, resident aliens with green cards issued before 1978 must apply for new ones by July 31.

Telemarketing fraud costs American consumers at least \$15 billion a year, reports the American Society of Travel Agents.

Some credit card thieves can make up to \$1,000 a day with stolen telephone calling-card numbers, say experts at Mars Electronics International.

More than 50 percent of men over the age of 50 and 80 percent over the age of 80 suffer from prostate gland problems, reports Americans for Medical Progress.

## New technology can help cut costs for American small businesses

A big area of potential savings for a growing number of small businesses are their phone and fax costs.

Many of these businesses are building their own phone network over existing computer lines, thereby bypassing the public phone network.

How? In simple terms, today most businesses use leased computer lines (leased from phone companies on a monthly basis) to send computer data back and forth from office to office. When they place phone or fax calls to the same offices, however, they use the Public Switched Telephone Network. This is the toll-call network, either AT&T, MCI, Sprint or other, depending on your carrier.

With a device called a Data/Voice Network Server, on the other hand, installed at each end of the connection, phone and facsimile traffic is routed through the Network Server (in this case MICOM's Marathon) and

over the leased computer line. Because of this, no Public Switched Telephone Network is required and no toll charges are incurred, as you're calling your remote offices over your own private communications network.

The end result: Big savings on business phone bills and an entirely new way to save money, one that was previously unavailable or unaffordable. MICOM's Marathon products start at under \$1,750.

Another advantage besides saving money is that these integrated networks tend to boost productivity and increase the quality of work.

Since all calls between offices are free, employees are encouraged by management to call their fellow employees to verify information.

MICOM of Simi Valley, Calif., has a free informational brochure on the subject. Call 1-800-MICOM-US.

# Here's how to plan in '93 to gain the best tax advantages

The harsh chill of tax season is upon us, timed to coincide with receiving the bills from the holiday season. But it's easier to face if you plan your end-of-year charitable gifts to gain the best tax advantages.

Last year, individuals gave \$103.13 billion to their favorite charities and a large portion of that amount was donated at the end of the year, according to the AAFRC Trust for Philanthropy. Why do so many contributors

wait until year's end? Besides the seasonal spirit of giving and possible changes in new year tax legislation, the year-end shape of the stock market makes some investments more worthwhile as tax-deductible gifts.

Congress originally designed tax laws to encourage gifts to charity and recent laws have favored gifts of property. Currently there are major tax benefits that can reduce the cost of giving between 30 and 60 percent, depending on your federal tax bracket. For most donors who itemize deductions on their tax returns, every dollar donated to a charity during a calendar year is tax-deductible. And a check mailed by Dec. 31 is considered a completed gift even if it is not received or deposited until after the year has ended.

While most people give cash when they support charities, gifts of appreciated securities, stocks, life insurance and property also can offer special tax benefits. For example, in most instances, when you transfer to a charity stock that you have held for more

than a year, you can deduct the present value of the stock on your income tax return even though you may have bought the stock for substantially less. You can also avoid the capital gains tax that would come from selling the stock.

Several different giving arrangements provide ongoing benefits, in addition to one-time benefits during a particular tax year. For example, a gift put into a pooled income fund yields a yearly income. Structured like a trust fund, the income benefits the donor for life then reverts to the charity. Pooled income fund gifts can be in the form of cash, stocks, bonds, mutual funds or property. Charitable remainder trusts are another way to give and retain a right to income.

To learn more about what your gift can do and what tax savings it might bring, you can order a free brochure, "Gifts of Stock for Maximum Tax Savings," by calling the American Institute for Cancer Research toll-free at 1-800-843-8114, or writing to AICR, Development Office, 1759 R St., NW, Washington, D.C. 20009.

## Common investment mistakes and how to avoid making them

(Continued from page 2A)

stock of other companies in the same industry because of the extensive knowledge they have of that sector. Although they have a deep understanding of their investments and feel comfortable with them, the effect of a downturn in that industry could have unfortunate consequences - potential loss of employment and serious devaluation of both retirement and investment assets.

### Not understanding risk

If you were to ask several people their definition of investment risk, most of them would reply that it means the risk of loss of principal. This type of risk, called principal risk, is the reason many people avoid putting their money into anything other than CDs or money market funds. However, there are other, more insidious types of risks about which an investor must be aware. For fear of watching an investment's value go up and down (market risk), you would subject your CD and money market assets to inflation risk because an investment needs to grow at a higher rate than inflation and taxes in order to have a real return. If the inflation rate is 3.5 percent and the investment is only earning 3.5 percent, the net return is actually negative after taxes. For this reason it is important that most investment portfolios, even for retirees, include at least some

investments with the potential for real growth of principal.

The risk of principal loss is reduced considerably with a balanced investment portfolio. Over the past 15 years, the average balanced mutual fund had only one year with a negative return (-0.82 percent). The 15-year annualized total return of the average balanced fund through the end of 1991 was 13.65 percent.

### Not knowing when to sell

A big mistake is assuming that an investment that has performed poorly can only get better. It's also human nature to not admit that you've made a mistake. Many individuals who bought IBM at \$150 per share are still holding on to their stock with the hope that the situation will correct itself soon. Remember that if an investment has declined by 50 percent, it must rise 100 percent just to break even. It takes a keen understanding of market fundamentals to determine whether or not a situation is redeemable. Often emotional considerations get in the way of rational decisions; an objective professional assessment of the situation could be helpful.

*Ryan Financial Advisors is an independent advisory firm specializing in investment management, estate and retirement planning for individual, corporate and pension clients.*

## Mortgages: Facts And Fallacies

Are you at home with the truths and misconceptions about home mortgages? Here are a few it may pay you to know.

**Fallacy:** You must be able to put at least 20 percent down to get a mortgage.

**Fact:** Lenders will allow a down payment as low as 5 percent if you carry private mortgage insurance. The premiums will add to your cost over time.

**Fallacy:** The only thing to consider in a mortgage is the interest rate.

**Fact:** Mortgage packages consist of more than interest rates. They consist of a quoted rate, plus "points" (prepaid interest assessed by the lender at settlement, the meeting when the property legally changes hands) and other fees, plus a full range of "terms," including adjustability versus fixed-

rates, low down payment versus high down payment, the presence or absence of prepayment penalties and many other features.

**Fallacy:** If you can meet the mortgage and scrape up the down payment, you can buy the house.

**Fact:** You also have to consider closing costs. These may include an origination fee, discount points, appraisal fee, title search and insurance, survey, taxes, deed recording fee, credit report charge and other costs. They can come to 3 to 6 percent of the entire mortgage.

These facts come from the Mortgage Bankers Association of America. Founded in 1914, its 2,600 members include mortgage companies, savings and loan associations, savings banks,

(Continued on page 11A)

## Hit the books to get organized

For help getting organized, many people are turning to personal organizers, loose-leaf binders containing calendars, address directory and planning pages. Here's advice from Day Runner on using personal organizers.

- Don't leave home (or anywhere else) without it.
- Use one book for home and office.

- Use several calendars.
- Belated no more. Use the organizer to remember key dates.
- *Dear diary.* Use daily pages to track diets, exercise plans, expenses and ongoing business activities.
- Think S.S.F. To find information fast, *sift* it, *sort* it and *file* it in your organizer's A-Z directory.

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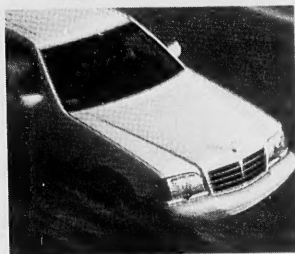


# Smith Motors, home of the 1993 Mercedes-Benz

## Superb engines are a tradition

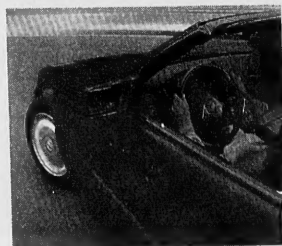
The Mercedes-Benz S-Class and SL engines are designed to achieve superb reliability and performance. Exacting assembly techniques help to assure that each one will provide dependable service over many years.

As it is being assembled, every S-Class and SL engine receives individual attention. Critical components such as pistons and bearings are hand-selected for optimum fit. Then, each engine is run on a test bed and verified for proper operation before it is finally placed in the automobile. Routinely, a certain number of the tested engines will be subjected to longer-term evaluation, and then be torn down to verify that all parts are functioning properly.



## Powerful by design

The Mercedes-Benz S-Class turbo-diesel engine, not available in California, has an aluminum-alloy cylinder head for light weight, a pre-combustion chamber for more efficient operation and is turbocharged for greater power. Encapsulated with sound-absorbing materials for reduced noise, the diesel is designed for low emissions, easy starting and high fuel economy. All S-Class and SL gasoline engines are fuel injected to help assure optimum fuel delivery and good performance over a wide range of operating conditions. Careful design of the intake and exhaust manifolds and a suitably sized catalytic converter enhance the engine's ability to breathe more efficiently.



While powerful and reliable, each S-Class engine is also pleasant to look at. Part of the engine's beauty derives from the fine finish of the light-alloy castings. The graceful sweep of the intake manifold, as shown on the 6.0-liter engine at left, is both dramatic and functional: while esthetically satisfying, the manifold's design also helps to provide a low-restriction path for optimum engine breathing and increased power output.

High performance is only one aspect of the S-Class engines. No matter how long or arduous the journey, it's reassuring to know the care that has gone into the assembly and testing of the Mercedes-Benz engine. Numerous inspections help assure that the finished vehicle is properly assembled and ready for years of service.



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# Commonwealth Motors continues its sales climb in 1993

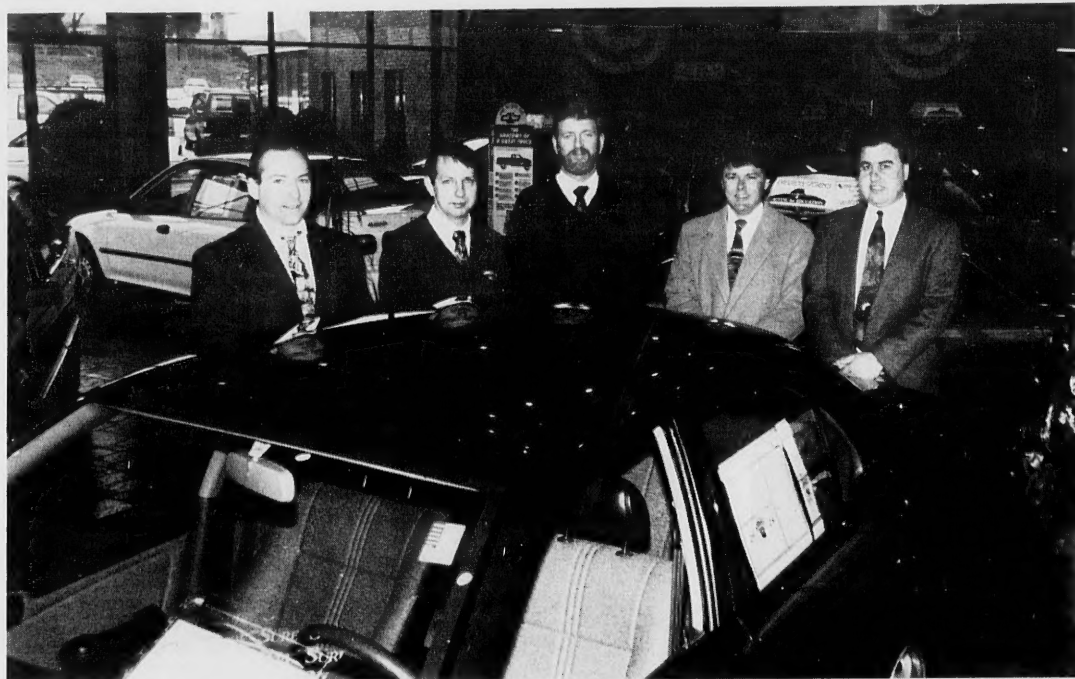
Charles Daher's Commonwealth Motors is one of the largest dealers in New England. The new 1993 cars are arriving daily at Commonwealth Motors and there are always over 500 Chevrolets, Hondas, Isuzus, and used cars to select from. For 1993 Chevrolet is offering the completely redesigned Geo Prism, and Honda is offering both a new Civic coupe and the sporty Civic del Sol.

The major reason for the success of Commonwealth Motors is the quality of service offered. The service department is open six days a week, Monday thru Saturday, and they service almost every make and model car made. If you're in a hurry, they offer express service and they also offer a free shuttle service to and from home.

Commonwealth Motors has a full service body shop that offers free collision estimates and free towing. Commonwealth Motors also has a parts inventory in excess of \$500,000 so that almost every part needed to repair your car is readily available. Commonwealth Motors offers weekly service specials and has also just added evening service on Wednesday.

All the technicians at Commonwealth Motors are factory-trained and certified.

If you are in the market for a new or used car, you are sure to find the car you want in the price range you can afford at Commonwealth



The major reason for the success of Commonwealth Motors is the quality of service offered. If you are in the market for a new or used car, you are sure to find the car you want in the price range you can afford at Commonwealth Motors. Ready to assist you are Brian Hess, sales manager; Joe Sederquist, Chevrolet service manager; Jim Ritchie, Honda service manager; Bob Dolan, sales manager; and Richie Pulsifer, used car manager.

Motors.

The sales department is open sev-

en days a week for your convenience and they offer various finance

options along with several attractive leasing programs.

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## Make your move in 1993

# 1992 a banner year in Susan Rochwarg's real estate sales career

**M**ake your move in 1993! 1992 was a banner year in Susan Rochwarg's real estate sales career. With eight years of full-time service behind her, Andover people have come to recognize her exceptional past service, commitment and integrity in business practice.

Nationally, she is a member of the RE/MAX sales team of 25,000 agents and is recognized among them as the one to call when a buyer or seller needs help in Andover.

She has helped homebuyers buying their first homes, long-time Andover residents making a difficult move out of Andover, newcomers and transferees who have fallen in love with that special flavor that Andover has and, most often, those families who want to continue to make Andover their special place but need professional help to sell their current homes and buy their

*She has helped homebuyers buying their first homes, long-time Andover residents making a difficult move out of Andover, newcomers and transferees who have fallen in love with that special flavor that Andover has and, most often, those families who want to continue to make Andover their special place but need professional help to sell their current homes and buy their dream houses.*

dream houses.

Susan was raised and schooled in Andover in the 1960s and 1970s and operated a successful retail flower shop



Susan Rochwarg

for 12 years. Many loyal customers are still here in Andover and will use her real estate services when the time comes to make a move.

In 1992, Susan was the number one real estate agent in the RE/MAX of New England Region, out of approximately 650 agents, for June and October. Her sales volume for 1992 far exceeded any past years of her real estate business. She will rank in the top 50 of RE/MAX agents in New England for 1992. When service and results count, give Susan Rochwarg a call.

Susan's husband, Jeffrey French, also has a retail business serving Andover clients since 1987: Storage Solutions, a custom storage-system designer and installer.

If 1993 is your year to move, or if you know someone who would love to make Andover their home, call Susan Rochwarg... *Susan sells.*

## Mortgage facts and fallacies

(Continued from page 8A)

commercial banks and life insurance

companies.

Mortgage bankers handle more

than \$850 billion in home mortgages and originated more than \$66 billion in mortgages in 1989 alone.

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mortgage, send a self-addressed, business-sized envelope to the Mortgage Bankers Association of America, Consumer Affairs, P.O. Box 65299, Washington, D.C. 20005.

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## WANT RESULTS?

*Who do you call?*

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"Susan Sells"

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Charles Daher's

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**FREE!**

Drive in or give us a call. We'll tow it for free. Loaner cars available.

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### ALIGNMENT

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Any GM, Honda, Isuzu

Other makes \$7.00 extra.

### STORM DAMAGE

Don't wait too long. A damaged sub frame or control rods can result in serious future damage.

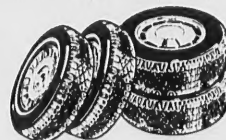
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